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# Passaic Falls: Eighteenth-Century Natural Wonder

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> Countless moons have since rolled in the long lapse of time,
> Cultivation has softened those features sublime;
> The axe of the white man has lightened the shade,
> And dispelled the deep gloom in the thicketed glade.
>
> FROM "PASSAIC FALLS," BY WASHINGTON IRVING

THE capricious Passaic River, after wandering erratically for some seventy miles from its source in the Great Swamp, near Mendham, New Jersey, suddenly rushes over a series of cascades at Little Falls, above Paterson. Arriving at Paterson, the river whimsically makes a hairpin turn and then plunges seventy feet into a rock-walled gorge. This is known as the Great Falls of the Passaic, or Totowa Falls.

Comparatively few people are aware of the existence of this waterfall; yet the Great Falls once attracted thousands and was ranked as one of the great natural wonders of eighteenth-century America. Foreign travelers, as well as Americans, came to marvel at the rushing torrent, awesome rock formations, and wild beauty of the gorge. Among the early visitors from abroad who recorded their impressions of this "extraordinary phenomenon" were the Rev. Andrew Burnaby, who was at the falls in 1769; Thomas Anburey, a lieutenant in Burgoyne's army; Johann David Schoepf, Hessian physician and natural scientist; and the Mar-

quis de Cassa Yrujo, who dignified the spot with his presence in 1807.[1]

No visitor, however, was more fascinated by the Great Falls than the Marquis de Chastellux. On his way to keep a dinner engagement with Washington, whose headquarters were near the falls, Chastellux was attracted by the noise of the cataract. He wrote, "I was divided between my impatience to see this curiosity, and that of the approaching General Washington."[2] Yielding to the lure of the rumbling river, he spent "the remainder of a fine day" looking at the cataract, so that he was late for the dinner with Washington. Later he wrote a detailed account of the "astonishing spectacle." One passage of this is especially worth quoting as an impressionistic description of the topography and the river's wild career:

> Let the reader imagine . . . a river running between mountains covered with firs, the dark green of which is in contrast with the colour of its waters, and renders its course more majestic; let him represent to himself an immense rock, which would totally close up the passage, had it not by an earthquake or some other subterranean revolution, been rent in several pieces, from its summit to its base, by this means forming long crevices, perfectly vertical. One of these crevices, the depth of which is unknown, may be twenty-five or thirty feet wide. It is in this cavern that the river, having cleared a part of the rock, precipitates itself with violence; but as this rock crosses its whole bed, it can only escape by that extremity of the two which offers it an outlet. There a fresh obstacle presents itself, another rock opposes its flight and it is obliged to form a right angle and turn short to the left. But it is extraordinary that after this dreadful fall, it neither froths nor boils up, nor forms whirlpools, but goes off quietly by its channels, and gains, in silence, a profound valley, where it pursues its course to the sea.[3]

Numerous sightseers apparently began to visit the Great Falls of the Passaic early in the eighteenth century. In 1797 an observer noted that some of the names engraved on the rocks were ac-

[1]Andrew Burnaby, *Travels through the Middle Settlements in North-America in the Years 1759 and 1760* (London, 1775), pp. 98-99; Thomas Anburey, *Travels through the Interior Parts of America* [1778] (Cambridge, Mass., 1923), II, 155-56; Johann D. Schoepf, *Travels in the Confederation* [1783-84], translated by Alfred J. Morrison (Philadelphia, 1911), I, 48-49; "A Traveller's Letters," *Literary Magazine and American Register*, VII (April, 1807), 261.

[2]*Travels in North America* (New York, 1827), pp. 60-61.

[3]*Ibid.*

companied by dates as early as 1710.[4] In 1775 a "house for the reception and entertainment of parties" was established near the falls by Captain Abraham Godwin. His son, General Abraham Godwin, operated the Godwin House, or Passaic Hotel, for many years and did a thriving business as host to parties from New York, Philadelphia, etc.[5] Captain Godwin's lot as an innkeeper, however, was not an unmixed blessing. Eighteenth-century tourists were not much different from their twentieth-century descendants: they showed the same propensity for souvenir-gathering and for carving names, dates, and sentiment on any object that yielded to the knife. So zealous were the efforts of the guests at the Godwin House that their epigraphy threatened to destroy the building itself. A visitor's account of the innkeeper's dilemma and of his solution to the problem, written in 1807, provides us with an amusing bit of social history and attests to the great popularity of Passaic Falls:

> Most of them [the guests] wish to leave some memorial of their having visited the falls: and the major's [i.e., captain's] doors, window-frames, and, indeed, every piece of stationary wood work in and about the house formerly suffered much from the desire of being remembered; even those parts of the rocks in the vicinity of the falls which can be penetrated with a knife, are covered with names, dates, etc., inscribed on their surfaces. Fearing the destruction of his doors, etc., by this means, the major prepared a blank folio, wherein most of the visitors write their names, whence they come, the time of their visit, and, those who are able, verses expressive of their sensations, the treatment they have received, etc. . . . Occasionally some fine writing is met with . . . Two or three respectable folios are already filled, in which I saw the names of persons from almost all parts of the world, some of the owners of which are celebrated for deeds of greater importance than visiting Patterson [*sic*].[6]

One of the pieces of "fine writing" found in Godwin's folios was contributed by William Cliffton, young Philadelphia poet and political satirist. Noting that young lovers visiting the falls customarily left evidence of their visit and their affection by carv-

[4]"Description of the Great Falls of the Passaic" (anonymous), *The Time-Piece and Literary Companion*, I (May, 1797), 109.

[5]For an account of the Passaic Hotel, see *Bulletin of the Passaic County Historical Society*, III (Aug. 1, 1953), 69-70.

[6]"A Traveller's Letters," pp. 332-33.

ing their names on the rocks, Cliffton was prompted to compose the following graceful and amusing bit of *vers de societe*:

*Lines Composed for the Register Book at Passaic Falls*

Now time revolving, the glad season gives,
While on the eye, the varied landscape lives;
Now green-clad groves their heads sublimely rear,
And grateful harvests crown the peasant's care.
The feathered race and silver streams invite
The City-Belles to share the sweet delight,
While o'er stupendous cliffs the torrent calls,
Hie here, ye fair, and view Passaic-Falls:
But mark, ye Beaux, who to Passaic flock,
No longer 'grave the fair on beds of rock;
Forbear, forbear, the humble bard intreats,
But 'roll them here in pure unsullied sheets.[7]

Descriptions of the Great Falls written by early visitors give us some conception of the natural wonder as it appeared when the river was full and sent its torrent crashing into the forbidding gorge. The following excerpt from a lyrical account written in 1807 supplies a picture of the falls as viewed from the opposing precipice:

Here you find yourself on a solid bed of rock, hard as iron, whose surface is broken into various shapes, black and apparently blasted with fire, and cursed with eternal sterility. Here you may advance to the very edge of the precipice, and have a complete front view of the river, and the cliff over which its foaming waters tumble headlong down a descent of fifty feet at least, with a noise which, when thus near, seems louder than thunder, or the raging of a terrible tempest, filling the bosom of the spectator with a sensation of mingled awe, wonder, and delight. Here you feel the solid pile of rocks tremble beneath your feet with the mighty concussion, and see the whole stream falling over the cliff, and breaking against the projecting fragments which impede its course; while against the cliff, and in the midst of the foaming torrent, you see the rainbow glowing with inexpressible splendor, the bright colors of which are finely contrasted with the dark hue of the iron wall against which it leans its glorious arch.[8]

An earlier writer notes other sights which delighted the eighteenth-century sightseer: the forbidding chasm, with walls "of hard black stone, dismal, naked, and barren"; the great clouds

[7]This unpublished poem, dated 1791, is found in a manuscript volume of Cliffton's poems in the possession of the Historical Society of Pennsylvania.

[8]"A Traveller's Letters," p. 263.

of mist which rose high above the falls; the artificial fountain produced by the water in the narrow channel plunging headlong into an obstructing rock; the huge whirlpool at the end of the chasm. According to this writer, the attractions of the falls were perennial:

> The spray from the cataract, in winter, collected on the opposite rocks, congeals, and frequently closes the chasm in such a manner as to obscure the falling water from the sight, but presents to your view a most pleasing substitute; from the ice thus collected, you may figure to yourself a variety of objects, such as columns, domes, pyramids, and other picturesque figures of almost beautiful chrystaline [*sic*] appearance.[9]

Of the many grotesque rock formations which attracted visitors to the Great Falls, an odd cleft known as "The Chimney" was the most remarkable. This was a kind of rocky tube extending from the top of the gorge to the water's edge. At one time Indians used this passageway as a means of descending unobserved to a point from which they could catch fish. Using a large scoop net, they caught the migrating shad which came into the basin by the thousands. During the Revolution, the Chimney was partially destroyed by soldiers, who delighted in hurling the smaller stones from the walls of the curious formation down into the gorge. However, the spot continued to be a favorite with fishermen well on into the nineteenth century, when the river still teemed with fish.[10]

Jedidiah Morse, in addition to noting the "innocent and manly amusement" which sportsmen could find near the falls, pointed out the attractions of the surrounding country:

> The western bank of the river, between Newark and the falls, affords one of the pleasantest roads for a party of pleasure in New Jersey. The bank being high gives the traveller an elevated and extensive view of the opposite side, which is low and fertile, forming a landscape picturesque and beautiful. Many handsome country seats adorn the sides of the river, and there are elegant situations for more. Gentlemen of fortune might here display their tastes to advantage.[11]

Another enthusiast, writing in a New Jersey newspaper, envisioned a bright future for Paterson because of its happy location

[9] "Description of the Great Falls of the Passaic," p. 109.

[10] For a discussion of fishing, see *Bulletin of the Passaic County Historical Society*, III (Aug. 1, 1953), 71.

[11] Quoted in "Description of the Great Falls," p. 109.

near the Great Falls, which made it "an eligible place of resort for parties of pleasure."[12]

Visitors to the Great Falls included not only "parties of pleasure"; even poets made pilgrimages there and derived inspiration from the spectacle. Freneau, who visited Passaic Falls in August, 1775, mentions the cataract in "Timothy Taurus." One anonymous bard cited the waterfall as certain evidence of the existence of a Creator and of His power. A view of the awesome scene, he maintained, would impart a sense of the divine even to the godless:

> The awful scene, the Atheist surveys,
> In silence wrapt, and lifts his thoughts on high.[13]

A young lady was so moved by the sight of the Great Falls that she composed a lyric of thirty-two lines on the spot. Conventional in sentiment, the poem is nevertheless interesting for its description of the falls as a wild place, removed from civilization, where one could be alone with nature. It is rather surprising to find that in 1804, when "civilized" America was confined to a strip about two hundred miles wide along the Atlantic coast, and the fingers of the wilderness extended almost to New York and Philadelphia, there were already some who, like the poet, regarded Passaic Falls as a retreat from the trammels of civilization.[14]

Perhaps no one received greater inspiration from the Great Falls of the Passaic than Alexander Hamilton. A poet of a different order, Hamilton found his imagination fired by something more than the romantic wildness of the spot: He saw in the great waterfall an epic of power—power to turn the wheels of countless factories. As the vision took form, he could see a gigantic monopoly of mills and factories rising on the high ground where Paterson now lies. His colossal scheme would make him a wealthy man, bring discredit to John Adams, who saw no future in the manufacturing prospects of the United States, and strike a death-blow at Jefferson's dream of a loose-knit confederacy. Hamilton planned to control the entire country's output of everything from bricks to buttons; and in 1791 the Society for Estab-

[12] *Ibid.*

[13] *Ibid.*

[14] "Lines by a Young Lady," *The Literary Magazine and American Register,* II (June, 1804), 190. For a discussion of other poetry inspired by Passaic Falls, see Charles P. Longwell, *Historic Totowa Falls* (Paterson, N.J., 1942), pp. 20-35.

lishing Useful Manufactures (since popularly known as S.U.M.) was incorporated. The project got off to an impressive start with the erection of a four-story stone mill containing 768 spindles—the largest cotton-spinning plant in America. However, difficulties arose almost from the beginning: lack of capital, financial panic, labor troubles, and the speculations of S.U.M.'s governor—all conspired against Hamilton's plan. And when the enterprising Samuel Slater's competition drove S.U.M. to the verge of bankruptcy in 1796, manufacturing was halted, and the buildings and land were thenceforth leased to others. Thus neither the Great Falls nor Paterson was destined to play the great part in the economic history of the United States that Hamilton had envisioned.[15] Yet the buildings erected by S.U.M. were to be the scene of significant events: Here Samuel Colt made his revolver; in 1840 Samuel Ryle introduced silk-weaving to America; and in 1872 John Holland launched an unsuccessful submarine.[16]

In the early 1800's, as improving means of transportation enabled more people to visit Niagara Falls, the Great Falls of the Passaic gradually yielded some of its reputation as a great natural wonder to the larger cataract. But the Great Falls continued to attract many visitors all through the nineteenth century and on into the twentieth. Artists came to paint the spectacle, and poets continued to sing its praises. One of the longest, and certainly the best, poem on Passaic Falls was written by Washington Irving. Irving's romantic imagination restored the pristine loveliness of the "soft sylvan scene" as it appeared when only Indians came to "the retreat of the ring-dove, the haunt of the deer."

In order to make the spot more attractive to visitors, Timothy B. Crane, owner of the property about the falls, built a bridge across the chasm in 1827. He also improved the grounds and constructed a building where refreshments were sold. Known as the "Cottage on the Cliff," this structure was a landmark for

[15]An interesting account of S.U.M. is found in Harry Emerson Wildes, *Twin Rivers, the Raritan and the Passaic* (New York, 1943), pp. 246-51. A more detailed account of Hamilton's part in the founding of S.U.M. is found in Nathan Schachner, *Alexander Hamilton* (New York, 1946), pp. 278-81; and William Nelson, *The Founding of Paterson as the Intended Metropolis of the United States* (Newark, 1887). For an early description of Passaic Falls and a detailed account of Paterson and S.U.M., see Thomas F. Gordon, *A Gazetteer of the State of New Jersey* (Philadelphia, 1843), pp. 204-11.

[16]For details concerning Holland's experiments and of his first successful submarine, the "Fenian Ram," see *Bulletin of the Passaic County Historical Society*, III (Aug. 1, 1953), 21-24.

years. Four other bridges were built in succeeding years, the one which presently spans the gorge having been opened to the public in December, 1888. These bridges served as stages for various forms of entertainment provided for visitors. As early as July 4, 1828, Timothy Crane sponsored an exhibition of fireworks from his newly constructed bridge, and for many years thereafter Fourth-of-July displays were an annual event. Other entertainment was offered, also. The celebrated Sam Patch made several spectacular leaps from the rocks near the falls into the basin.[17] Tight-rope walkers thrilled spectators by crossing the chasm on slender ropes stretched a hundred feet above the water. Daredevils made frequent leaps from the bridge, sometimes to their death. And in 1858 the ascent of the balloon "Queen of the Air" was billed as a special attraction.[18]

However, while promoters sought to lure people by furnishing amusement, the Great Falls itself was gradually losing its power to attract sightseers. Encroaching civilization was destroying the "wild tranquil vale fringed with forests of green" described by Irving. And when the enterprising S.U.M. built a race-way which diverted most of the water from the river above the falls, the awesome thunder of the cataract subsided to an unimpressive murmur. Yet many sightseers still came; and some modern residents of Paterson can remember the time when streetcars brought crowds of picnickers to the well-kept park at the falls.[19]

A present-day visitor to Passaic Falls will find little to suggest that the spot was once famous. A modest sign reading "Falls Diner" on the front of a small building is the only indication to the traveler that he is in the vicinity of the waterfall. Grimy factories crowd the river bank above and below the falls, their dingy bricks congruent with the barren sides of the gorge. The waters of the Passaic are green with the scum of industry, and on its banks is the litter of the mills. A mere ribbon of water trails over the precipice during most of the year. Only after heavy rains is the flow of the river sufficient to give some hint of the spectacular beauty which once brought fame to the Great Falls of the Passaic.

[17]For an account of Sam Patch's exploits, see Edward M. Graf, *Short Sketches on Passaic County History* (Paterson, N.J., 1935), pp. 17-20.

[18]See E. M. Graf, "Passaic Falls Bridges," *Bulletin of the Passaic County Historical Society*, III (Aug. 1, 1953), 14-15.

[19]For the later history of Passaic Falls, see Longwell, *Historic Totowa Falls*.

# A History of Paper Money in Colonial New Jersey, 1668-1775

DONALD L. KEMMERER

HISTORIANS who take an interest in colonial currency are still disputing whether there was enough money in circulation in those early days. One school of thought accepts the colonists' complaint that there was an insufficient supply and cites as proof a few of the many illustrations of barter set down in old petitions. The other school replies with cold logic that any region has as much hard money as it deserves to have, since the inhabitants spend their specie because they desire goods more. In the end this will cause such a fall in prices that there will be an excess of goods flowing out and an excess of money flowing in. The difficulty is in inducing people to wait for economic forces to adjust themselves in this fashion. Even today, with our modern methods of rapid communication and transportation the circulating media of the world are none too fluid in the most normal of times and they still level off slowly. In colonial days, with vessels taking six to eight weeks for a crossing and the world geared to a much slower pace, the fluidity of the circulating media might be compared to molasses. But, it was fluid, and in narrowly circumscribed areas quite fluid. The history of New Jersey's colonial money is a fairly good illustration of that point.

New Jersey's monetary history in colonial times may be divided into six chief periods. First was the period of experimentation with other than paper money methods, 1668-1709. Second came the period of early bills of credit. Third was the period of three loan-office acts. This last was a sort of golden era whose pleasures

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and privileges the people of New Jersey later sought to recover. Fourth was the period of repression by the British government in the 1740's. Fifth was the period of war-time issues of the French and Indian War. And last was a period of deflation and renewed efforts to obtain a loan-office act in the 1760's and 1770's.

## Experimentation with Debasement

Specie was extremely scarce at first. The early settlers were people of small means and New Jersey's foreign trade was meagre. The first East New Jersey tax law (1668) levied a total of £30 on six towns and provided for payment in kind as follows: "Winter Wheat at *Five Shillings* a Bushel, Summer Wheat at *Four Shillings and Six-pence,* Pease at *Three Shillings and Six Pence,* Indian Corn at *Three Shillings,* Rye at *Four Shillings,* Barley at *Four Shillings,* Beef at *Two pence Half penny,* Pork at *Three-pence Half penny* a Pound."[1] The variety of produce acceptable was increased in 1675, and payments of taxes in kind appear to have been legal until 1698 when the clauses providing for them were dropped.[2] In 1686 a law was passed raising the value of the more commonly used coins about one-third. These included the Pillar, Mexico, Seville, and Peru pieces of eight (dollars) and fractional pieces, English crowns, Guineas, Rix dollars, New England shillings, Ducatoons and French crowns.[3] The law was repealed a few month later, "it being found by experience that many inconveniences may attend the same."[4] Sometime during the 1690's the eastern Proprietors suggested a new constitutional provision

> that all Bonds, Bills, Mortgages, Recognizances, Statutes, Judgements or other obligations whatsoever; for debts contracted, that are of the vallue of tenn pounds and above (provided they are first registered) shall be transferable and pass by endorsement from one to another as current money paid and received and be good in Law. And for all sumes under ten pounds to pass likewise by endorsement whether registered or not.[5]

The author of this apparently wanted to make every man his

[1] A. Leaming and S. Spicer, *Grants, Concessions and Original Constitutions* (1752), p. 81.

[2] *Ibid., passim.*

[3] *Ibid.,* pp. 285-86.

[4] *Ibid.,* p. 195.

[5] Proposed amendment to East Jersey concessions, Misc. Mss., No. 25, New Jersey Historical Society.

own banker and to legalize the use of forms of value that would be easier to handle than bulky or perishable commodities.

In West New Jersey a 1681 tax law permitted payments in "coin or skins or Money."[6] For a short time after 1682 a man named Mark Newbie was permitted to issue a debased coin called the Patrick half-pence.[7] In 1693 the tax law specifically stated that "the said tax was to be paid in Silver Money."[8] The value of various coins was raised approximately one-third, people being obliged to accept them at this higher rate "except they plainly bargain to the contrary."[9] Silver and gold continued to be scarce, however. Robert Quary, the surveyor-general of customs, wrote in 1704 that the lack of it could "be answered by the produce of the country."[10] The governor complained in 1708 that the excessive clipping of the Spanish coins in circulation had diminished their value one-third.[11]

The two divisions of New Jersey were united as one royal colony in 1702 and the new governor, Lord Cornbury, was instructed not to "permit any act or order to pass—whereby the price or value of the current coins within your government (whether it be foreign or belonging to our dominions) may be altered."[12] Apparently, however, some damage had already been done. Robert Quary reported in 1703 that £1000 New Jersey money was worth £600 sterling.[13] The two divisions continued for many years to have monetary units of slightly different value; East Jersey's rate was the official one for the colony and tended to be influenced by New York's rate, and West Jersey's was often slightly higher (poorer) and was affected by Pennsylvania conditions. As a result of complaints to the Board of Trade about Pennsylvania's and other colonies' premiums on foreign coins, an investigation was made. In 1704 the Queen proclaimed that foreign coins should not be valued in the colonies over a third higher than they were in England, that is, a Seville dollar, worth four

[6]Leaming and Spicer, p. 432.
[7]*Ibid.*, p. 445. Not legal tender beyond five shillings.
[8]*Ibid.*, p. 523.
[9]*Ibid.*, pp. 516-17.
[10]E. B. O'Callaghan, *Documents Relative to the Colonial History of the State of New York* (1853-87), IV, 1084.
[11]Headlam, *Calendar of State Papers: Colonial, 1708-09*, p. 113, No. 157.
[12]*N.J. Archives*, 1st Ser., II, 516.
[13]*Ibid.*, III, 21.

and a half shillings in England should not pass for more than six shillings in America. Coins overvalued thus were know thereafter as "proclamation" money. Since most colonies alread had a higher rate than the Queen allowed, enforcing her r would have resulted in considerable loss to holders of coin and *serious deflation*. When accordingly the order was not obeyed, Parliament in 1707 made it law and imposed penalties for disobedience.[14] It was declared in New York that the colony would be ruined if the act were enforced, and the governor reported that only the paymaster of the royal forces obeyed it.[15] Both the New York and New Jersey assemblies stipulated in their tax laws that money was "to be paid at the value it was before the said Act."[16]

## First Bills of Credit

In 1709 an expedition against Canada was planned and the various colonies were called upon to contribute quotas of men and money. The New Jersey treasury was bare—hatred of corrupt Governor Cornbury had resulted in the voting of only three years of revenue in six years—but funds were needed promptly. The Assembly decided to issue £3000 of paper money, to be retired by taxes in two years.[17] Creditors refusing to accept the bills in payment were to be fined by having the debt cancelled. It seems probable that the New Jersey money depreciated in value, for on January 28, 1710, a petition was presented by five gentlemen in behalf of themselves and other traders and inhabitants of New York and Pennsylvania "desiring to be heard against the passing of Any Act for Enforcing the Currency of certain Paper Bills lately Issued in this Collony."[18] By the following spring silver was so scarce that the inhabitants of Salem petitioned the governor for permission to pay taxes in wheat.[19]

In 1711 a second colonial expedition was ordered against Canada. New Jersey's contribution of £5000 for men and supplies was made possible by a second issue of bills of credit.[20] Fragmen-

[14]C. M. Andrews, "Current Lawful Money," *Am. Hist. Rev.*, XXIV, 73-74.
[15]*N.J. Archives*, III, 468.
[16]Headlam, p. xxiv.
[17]S. Allinson, *Acts of the General Assembly of New Jersey* (1776), p. 9.
[18]Assembly *Minutes*, Jan. 28, 1710.
[19]*N.J. Archives*, IV, 82.
[20]Allinson, *Acts*, p. 14.

tary records indicate that New Jersey exchange in terms of sterling remained at £150 until 1714—i.e., £150 New Jersey pounds were worth £100 sterling. Collection of taxes to retire the second issue had fallen in arrears then and when the legislature voted to postpone retiring £2000 of the bills, exchange rose to 165.[21] Two years later taxes were still in arrears and there were at least £2000 in expired bills outstanding.[22] Discussion of how to solve the problem was reopened.

William Pinhorne, former henchman of Governor Cornbury, now brought forward a plan which was essentially the loan-office plan adopted seven years later.[23] Private land banks had been planned and perhaps tried on a small scale in South Carolina and Massachusetts toward the end of the previous century. Barbados had made an unsuccessful effort to use the scheme in 1706. An attempt in South Carolina in 1712 to finance an expedition against the Tuscarora Indians by establishing a public land bank or loan office had been a dismal failure in practice, but apparently a great success in theory. In the next few years colony after colony tried the scheme—Massachusetts in 1714, Rhode Island in 1715, and New Hampshire in 1717.[24] The New Jersey Assembly gave Pinhorne's plan careful consideration before laying it aside. Possibly it was suspect because of the shady reputation of its sponsor.

Representative Jeremiah Basse, lately secretary of the province, made a speech on paper money at this time that so impressed his listeners that it was entered in full on the Assembly minutes, an honor accorded no other assemblyman during the colonial period. He proposed striking enough new bills of credit to retire all the old ones and providing "an Indubitable fond" for the annual sinking of them.[25] It was believed at this time that the value of money depended upon the reserve behind it rather than the quantity in circulation. In the end £400 of bills were issued. This boosted the exchange from 150 to 178.[26] When two years later still another issue was proposed, ostensibly to attract commer-

[21] *N.J. Archives*, VI, 82.
[22] Allinson, *Acts*, p. 31.
[23] *N.J. Archives*, IV, 271.
[24] C. J. Bullock, *Essay on the Monetary History of the United States* (1900), p. 32; C. Nettels, *The Money Supply of the American Colonies before 1720* (1934), p. 261; "Banking," *Dictionary of American History*.
[25] *Minutes*, Jan. 15, 1717.
[26] Allinson, *Acts*, p. 41.

to New Jersey, Governor Hunter, who had recently been warned by the Board of Trade against more paper money, frankly told the Assembly that the good trade conditions, for which they clamored so, could be found only if the credit of the province were sound. The best way to insure that, he said, would be to cease issuing paper money and pay the governmental debts.[27] New Jersey exchange went to about £145 in August, 1719.[28]

During the years 1717-22 a genuine attempt seems to have been made to retire the colony's paper money. At one time, when the bills were not all sunk, the Assembly voted to pay the holders eight per cent interest for the period past maturity.[29] The result was a period of currency deflation with its attendant discomforts. At a Burlington town meeting it was voted that silver pass at proclamation money rates (that is, £133 1/3).[30] Interest rates appear to have continued high, but interest is the price for the use of capital, and capital was as scarce as ever. People then as today, confused money and capital, and thought the high interest rates were evidence of scarcity of money. The legislature set the maximum legal rate of interest at eight per cent in 1719. The revenue act of 1722 permitted taxes to be paid in wheat at a price below the market rate.[31] Governor William Burnet reported an instance of people paying their taxes with jewelry because they could get no other specie.[32] There were nearly three hundred lawsuits for the collection of debts in one county. Pennsylvania set up a loan-office system in March of 1723 and New York put a batch of bills in circulation.[33] Shortly after the New Jersey Assembly met in October of 1723, petitions were presented setting forth the need of paper currency.[34] The Assembly spent the remainder of the session preparing a satisfactory bill. It was one of the most important measures in the colony's legislative history and the assemblymen appear to have realized it. At one time they ad-

[27] *Minutes*, April 9, 1719.

[28] *N.J. Archives*, XIV, 125-26.

[29] Allinson, *Acts*, p. 61.

[30] Burlington Town Book, p. 27, Aug. 6, 1722.

[31] Bradford, *N.J. Laws*, 1723.

[32] *N.J.A.*, V, 87. L. Morris later claimed this was a much overworked story of an exceptional case. Lewis Morris, *Papers* (1852), p. 223.

[33] H. Phillips, *Paper Currency of the American Colonies* (1865), p. 13; *The Colonial Laws of New York*, II, 137; *Statutes at Large of Pennsylvania*, p. 324.

[34] *Minutes*, October 8, 9, 1723.

journed for a fortnight to go home and consult with their constituents. Finally, on November 30, 1723, the bill setting up New Jersey's loan office or public land bank became law.

## The Loan-Office System

The nearest approach to a modern commercial bank in colonial times was these loan offices or land banks. The fundamental functions of a commercial bank are discounting, receiving deposits, and lending its credit in the form of banknotes or deposit currency. The colonial land banks or loan offices did not perform all three of these functions.[35] The land bank idea is said to have originated from the Englishman William Potter's book, *The Key to Wealth* (London, 1650) and was tried at one time or another in every mainland colony but Virginia, beginning with South Carolina in 1712,[36] or according to Alexander Del Mar possibly as early as about 1675. The Massachusetts Land Bank of 1740, though not the first in that colony, is the most famous. The Pennsylvania loan-office system is usually cited as the most successful. New Jersey's loan-office system is not so well known, but certainly deserves consideration as a close contender for such honors as there may be. It will be seen, however, that those honors are not great, since the system, even at its best, had very fundamental flaws.

The New Jersey law of 1723 called for the printing of £40,000 of legal-tender money of denominations ranging from one shilling to three pounds. This was more than enough to relieve the currency stringency. Loans were to be made in amounts of not less than £12 6/ or more than £100. Loan offices were set up in each county and allotted a quota, based on the county's population. Borrowers had to give as security a mortgage on land or houses at least double the value of the loan. The interest rate of five per cent, a saving over the current rate of eight per cent, was calculated to make it easy for poor people to borrow. A moratorium was laid on all debts for four months, until March 25, 1724, to allow time for the new money to get into circulation. The borrower was expected to pay back one-twelfth of the principal and interest annually. If he failed to make his payments on time,

[35] If operated privately, the institutions were usually called land banks; if operated by the government they were called loan offices.

[36] C. J. Bullock, *Essay*, pp. 29-35.

that failure was considered as judgment against him. If he did not pay within the succeeding thirty days of grace, foreclosure took place. If the money still could not be collected, the county was obliged to stand the loss.

Almost everyone in the province appears to have favored the scheme. Members of the legislature voted themselves duplicate pay and generous bonuses. Governor Burnet was to receive a £1000 present under the guise of "incidentals" and longer, more regular salary appropriations. The taxpayers gained in two ways. The old public debt of £4000 was paid off. The interest on loans helped defray the costs of government. The law stated that the interest payments should be used along with the principal to retire the notes, but after 1725 the Assembly refused to destroy the bills paid in for interest. Burnet explained to the home authorities that the people's representatives "cannot venture to lay higher Taxes on the People . . . when so much money lyes dead in the Loan office."[37] For the next thirty years the costs of government were met partly or wholly out of these interest payments; as it is sometimes loosely phrased, "the government was run on the profits of a banking business." The wealthy landholders do not seem to have opposed the bill. James Alexander, surveyor-general for both the East and West New Jersey Proprietors, helped draw up the bill, and Lewis Morris, councilor and later governor, was chiefly incensed over the bribe given Governor Burnet. The explanation is that they did not yet fully realize the dangers of inflation, but they could see that the system lessened the taxes which they had to pay on improved lands and other properties which were the principal sources of revenue in a province whose foreign trade was unimportant.

Alexander wrote ex-Governor Hunter in December of 1723, "I hope there may be no discount for the Utmost Care was taken in passing the Act that there should be none."[38] But the legislature was unable to amend any economic laws: the notes which were issued at proclamation money rates[39] (really a twenty-five-per-cent discount from sterling) passed at a further discount of one-sixth in terms of New York money, the best in that area at

[37] *N.J. Archives*, V, 104-06, 165, 190.

[38] W. A. Whitehead, "East Jersey Index," No. 115, New Jersey Historical Society.

[39] J. Alexander Mss. on New Jersey Money, New Jersey Historical Society.

the time. They passed at par with the money of Pennsylvania which had set up a loan-office system earlier that year. There was of course a discrepancy between the buying and selling rates for these notes; for example, New Jersey merchants related in 1726 that the rate during the year had been even or just a little unfavorable to them, and at the same time New York merchants were reporting that it took twenty-one New York shillings to buy a New Jersey pound (twenty shillings). According to Burnet, governor of both New York and New Jersey, both monies were at about a five-per-cent discount from the proclamation rate on gold.[40] It was not long before New Jersey money was preferred to Pennsylvania bills. The explanation of the improvement in New Jersey money is that the New Jersey collections were conscientiously made and foreclosures were prompt. Furthermore New Jersey money became acceptable in all three colonies, while Pennsylvania bills were not acceptable in New York or New York ones in Pennsylvania, with the consequence that New Jersey bills were much in demand for making interprovincial payments.[41] It was estimated a few years later that only a third of the New Jersey money in circulation was in New Jersey.[42] The New Jersey bills suffered somewhat in popularity about 1727, however, because of a flood of clever counterfeits, but the legislature handled this problem by calling in the old notes and issuing new ones.[43] There is no indication that this was a device to get another paper money issue without the knowledge of the English authorities. By 1728 New Jersey money was at a premium of fifteen pence to two shillings over New York money and Governor John Montgomerie was boasting that half of the bills had been retired.[44]

The pains of deflation were now felt.[45] Once more people began to complain of the growing scarcity of money. By 1728 a third of the notes had been retired. Taxes became increasingly difficult to collect: the two treasurers had barely £250 between

[40] *N.J. Archives*, V, 153-55. The Assembly resolves, August 21, 1725, that the attorney-general should prosecute anyone insisting on a premium for taking New Jersey instead of New York money. *Minutes*.

[41] W. Douglass, *Discourse*, p. 314.

[42] *N.J. Archives*, V, 289.

[43] Allinson, *Acts*, p. 80.

[44] *N.J. Archives*, V, 193, 251.

[45] They were also being felt in Pennsylvania. H. Phillips, *Paper Currency*, p. 17.

them in 1730, and unpaid salary warrants for twice that amount were outstanding for as far back as 1726. The commissions of the loan-office officials were cut in 1728.[46] Bills were introduced in the Assembly to ease the lot of the increasing number of insolvent debtors, and to lower the maximum legal interest rate.[47] In short the stage was set for the introduction of another paper-money bill.

A second loan-office bill calling for £20,000 was enacted into law in 1730.[48] It differed from the first law only in that the loans were to run for sixteen instead of twelve years, and by the provision that principal paid in before the first eight years might be lent out again. The King's approval was necessary before the law could be put into operation and this was not obtained until 1732, just before the Assembly met the next time.

Meanwhile the economic pressure on the debtors had grown worse. Only £10,000 of the original £40,000 was left in circulation. Bills were introduced to reduce the maximum legal rate of interest and to relieve "poor distressed Prisoners for Debt."[49] A bill regulating the size of fees lawyers might charge was passed, its enemies summarizing it as a popular declaration that "We will pay no Law Fees. We Will have no Lawyers. We Will pay no Customs fees. Neither will we pay our Debts. But we'll punish every man that shall pretend to sue for his Own."[50] There was now a provincial deficit of £3000. A petition from Monmouth County requested that the paper money of New York and Pennsylvania be made legal tender in New Jersey.[51] The Assembly, however, had no intention of losing the opportunity for profit to the government and saving to the taxpayers, and so drew up and passed a third loan-office bill. This act called for £40,000 but in every other way resembled the second law.[52] Its confirmation was delayed in England because of the opposition of some Bristol merchants but it was finally approved in 1735.

[46]*Minutes,* XIV, 380-81, 437, 440, 443.
[47]*Ibid.,* June 10, 19, 24, 1730.
[48]*Laws.*
[49]*Minutes,* July 23, 24, Aug. 8, 1733; *N.J. Archives,* V, 492, 495.
[50]*N.J. Archives,* V, 395.
[51]*Minutes,* July 23, 1733.
[52]*Laws.*

TABLE I

NEW JERSEY PAPER MONEY ISSUES, 1709-36

| *Date* | *Amount* | *Proposed Method of Retiring* |
|---|---|---|
| June 30, 1709 | £3000 | To be retired £1500 a year, 1710-11 |
| July, 1711 | £5000 | £1000 a year, 1712-16 |
| March 13, 1714 | £2000 | Maturity of this amount extended |
| Jan. 1716 | £4002 | Maturity of £1800 extended; £2200 constitute a new issue |
| First Loan Office Act, Sept. 24, 1723 | £40,000 | To be retired £3333 a year, 1725-36 |
| Dec. 9, 1727 | £24,670 | All notes out as of May 1728 replaced by new notes because of counterfeiting |
| Second Loan Office Act, July 1730 | £20,000 | Confirmed 1732, begun 1733, expired 1749. £1333 retired each year |
| Third Loan Office Act, August 16, 1733 | £40,000 | Confirmed 1735, begun 1736, expired 1753. £3333 retired each year |

The average (median) size of the loans made in Burlington and Hunterdon counties was smaller for the second loan than for the first but larger for the third than for the second. That might be expected.

MEDIAN SIZE OF LOANS IN BURLINGTON AND HUNTERDON COUNTIES[53]

| | *First* | *Second* | *Third* |
|---|---|---|---|
| Burlington | £35 | £32 | £34 |
| Hunterdon | Unknown | £20 | £25 |

With the issuance of the bills available under the second loan-office act the premium enjoyed by New Jersey money over New York's vanished. When news of the third bill became known, no merchant in New York would take New Jersey money, accor ing to Lewis Morris, until it was learned that the act would b delayed until the King gave his approval some time in the future. Then the bills passed at 7½ per cent less than before. Morris was strongly opposed to the issue of paper money and wrote a vig-

[53]These records are in the New Jersey Public Record Office and the Secretary of State's office, Trenton. Computations by the author.

orous but fruitless protest to the Board of Trade in the hope of killing the third loan-office bill. He said:

. . . It being in the power of the people of New Jersie to give what Denomination they please to their own paper; if it would be of the same Vallue they are pleased to call it, it would equally be in their power to be as rich as they pleased; but since it is not, and passes at a great discount, and sometimes will not pass at all, the obliging the Creditors by a Law to take it in payment for their debts at the imposed Vallue, is obliging them to take from 12 to 20 and 25 per cent lesse than is due to them; who, instead of receiving a moderate interest from lying out of their money, will pay their debtors an Excessive interest for being admitted to the Honour of trusting them; the best paper money daily growing worse in its reall vallue, tho' retaining its legall Vallue and denomination and tho' it does not fall equally in Vallue in all places, yet Experience has shown that this is the nature of it which renders it Difficult to manage any trade with successe. This losse, tho' it falls first on the factor in New Jersie, and next on the merchants or factor in New York; yet at Last it centers in the British merchant in London, who cannot be paid for those that buy of him are rendered unable to do it and must in some measure Affect the British exportations. Tho' the trading part of men justly exclaim against this paper credit; as distructive of their trade; and yet governours who find their account in it, are led by their private views to countenance and promote such credit, for the £1000 present, if it does for 20 per cent lesse than its denominated vallue, is still £800, all which is clare gaines, and by paying of the Soldiers is most of it turn'd into sterling money without any risque, which the trading men cannot Do . . .[54]

Whether the real estate boom that took place soon after the second loan law went into operation was a result, cannot be proved. At least the chronology is worth noting and the increased money in circulation was doubtless no damper on speculation. The year after New Jersey's third loan office began operations, New York decided to try the experiment too. Her currency then fell to a discount in terms of New Jersey's. The following year Pennsylvania issued more bills of credit. The result was that New Jersey's money was again the best of the three, though eight per cent worse than before in terms of sterling.[55] Again a law was passed to restrain creditors from charging high rates of interest,[56] and soon afterwards a petition was presented from the

[54]L. Morris to Board, Oct. 4, 1733, Mss. in W. L. Clements Library.
[55]J. Alexander Mss. on New Jersey Currency; *N.J. Archives*, VI, 68.
[56]Allinson, *Acts*, p. 110. The maximum interest rate was lowered to seven per cent.

inhabitants of the growing frontier county of Hunterdon pointing to the necessity of "striking more Paper Money for the Encouragement of Trade."[57]

### Repression and Frustration by the British

For some time the British merchants had been protesting to their government at having to accept depreciated legal tender bills in settlement of debts. In 1739 the House of Commons requested the Board of Trade to prepare a complete report of the colonial paper money outstanding and the extent of its depreciation. The following table, published in the *Boston Evening Post* of January 12, 1741, will give some idea of the situation.

*Number of Paper Pounds Necessary to Purchase 100 Pounds Sterling*[58]

| | |
|---|---|
| New England | 525 |
| New York | 160 |
| New Jersey | 160 |
| Pennsylvania | 170 |
| Maryland | 200 |
| N. Carolina | 1400 |
| S. Carolina | 800 |

The House of Commons passed a series of resolutions in 1740 directing all governors to enforce the Proclamation money act of 1707 (prohibiting more than a 33 1/3-per-cent premium on bullion) and forbidding them to sign acts calling for further issues of legal tender bills unless the law carried a suspending clause. Previously this rule had only been an instruction to the governors. New Jersey had obeyed it however in getting the second and third loan-office acts.[59] Henceforth the Board of Trade condemned all paper-money laws on general principle. Lewis Morris, the shrewd, wealthy, and domineering old man whose views on paper money have been set forth above, was now governor of the province.

When the legislature met in 1740, Morris asked that troops and money be voted for an expedition which the English were

[57] *Minutes*, Jan. 9, 1739, May 7, 16, 28, June 2, 12, 1740. Misc. Bills to Establish Two Trading Companies, State Library, Trenton.

[58] *N.J. Archives*, XII, 64.

[59] *Ibid.*, VI, 78, 94-95, 122-24.

planning against the Spanish West Indies. Quaker influence was strong in the province at the moment and the Assembly would do no more than bring in a bill for the issuance of £2000 in bills of credit to be used to meet the expenses of feeding and transporting troops. No taxes were levied to retire these bills; instead, for the next four years £500 a year of interest money was to be employed for that purpose.[60] This put Morris in a dilemma because he wanted to help the King's expedition, yet he did not want to break the instruction forbidding him to sign a paper-money act not bearing a suspending clause. Reluctantly he signed it and then wrote the home authorities urging that they disallow it. He explained that the Assembly would then have to levy taxes to retire the bills. The English ignored the suggestion. Morris then thought of another plan for "making lemonade out of the lemon" the Assembly had handed him: he proposed to the Board that Parliament pass an act authorizing the Crown to take over the loan-office system in New Jersey and apply the profits from it to pay provincial salaries and other expenses.[61] When the English authorities still paid no heed, Morris wisely decided that "the softest way of treating" the Assembly would be the best.

During the preparations for the West Indian expedition, while supplies were being accumulated in quantity, the supply of English bills of exchange was such, and the demand for specie so great that New Jersey exchange rose sharply. The number of paper pounds needed to buy £100 sterling went from 170 to 150, then to 125 at the peak, after which the rate dropped to 140, 150 and finally back to 170 again.[62] Pennsylvania exchange behaved in the same manner.[63] At one time Morris wrote Colonel Blakeney, adjutant-general of the King's troops in America, that he could not sell the British government bills of exchange for either specie or New Jersey money and so could not give the officers pay for the troops raised in the colony. Morris' explanation was that the specie had left the province. The farmers who had received some of the bills of credit for wheat were hoarding them in anticipation of a further rise and expecting eventually to use

[60] *Minutes*, June 26-28, 1740; *Laws*.
[61] Lewis Morris, *Papers*, p. 148; *N.J. Archives*, VI, 101.
[62] *N.J. Archives*, VI, 134.
[63] A. Bezanson, and others, *Prices in Colonial Pennsylvania* (1935), p. 321.

them to buy land for their children.[64] During the French and Indian War an even greater deviation of exchange rates from the probable purchasing power parity took place.

In the autumn of 1742 the New Jersey legislature passed a £40,000 loan-office act with a suspending clause attached. Realizing that Morris was opposed to paper money and that in addition the home authorities had recently urged him strongly to maintain the colony's credit and prevent any increase in the paper-money supply, the Assembly took the usual steps to make acquiescence worth his while. It passed a second measure, ostensibly to pay for printing the notes, but actually to offer a £500 bribe to Morris. The governor's reaction was not the one expected. He said,

> If you believ'd money would have influenc'd me to come into your measures, the offer should have been of a different kind. . . . We have I think in a wonderful manner, preserv'd the Credit of our Bills, but, that this is owning to any prudent management of our own, I will not venture to affirm: but should your bill pass in the manner now offered for my Assent, there is much reason to believe your money would soon fall 15% in its value and consequently my own Sallary and that of every Officer of the Government, become of 15% less value than they are at present: and to induce me to get this done, I am to have what will be of the Present value of £425 to take £150 per Annum from my own Salary, if my behavior (Subservient to your purposes) induces you to continue it.[65]

He then dissolved the Assembly.

The following year the Assembly announced he would have to sign their bills before they would vote the annual revenue act which of course included his salary. A new loan-office bill was introduced but it died in the upper house. In 1744 Morris announced the need of a better militia law because of the imminence of war with France. The Assembly replied by drawing up another loan-office bill which the Council again smothered. The Assembly thereupon voted to cut all salaries in half.

Meanwhile in England merchants' opposition to colonial paper money was stronger than ever. The resolution of 1740 had not been sufficiently strong. Parliament now asked the Board of Trade to draft a bill forbidding the issuance of legal-tender bills

[64]Morris, *Papers*, p. 107.
[65]*N.J. Archives*, XV, 273-75; *Minutes*, Nov. 2, 1742.

of credit. The Board realized that the governors were often obliged by threat of salary-stoppage or were tempted by bribes to assent to paper-money laws which their instructions forbade them to sign. Accordingly the Board went even farther and added a clause to the proposed law giving all royal instructions the force of an act of Parliament. Assemblymen all over America became very excited. Colonial agents lobbied busily and the hated measure was defeated.[66]

In 1745 an expedition against Fort Louisbourg in Nova Scotia was organized and New Jersey was "invited" to join. Again the Assembly contributed a meagre £2000 for provisions, the grant taking the form of bills of credit to be retired, like the previous one, with interest money.[67] By this time everything was sooner or later connected with the controversy of whether the colony should have another loan-office act. Governor and Assembly were at a deadlock. He would assent to no laws until he was voted his salary which had expired in 1744, and they refused to vote him his salary unless he would assent to certain laws, the chief being the loan-office one. There were pamphlet controversies. One sponsor of the loan-office system insisted that money could not depreciate since it was secured by double its value in land and land was continually rising in value.[68] Others claimed that New Jersey money could not harm English merchants since New Jersey did all her trading through New York and Philadelphia and not directly. Morris' views appear clearly in a letter to the Board of Trade in 1745 in which he said of the bills of credit, " . . . their decrease in Vallue is some indication of the decrease of ye quantity of silver & gold in ye plantations, where they are Current; and were there no such paper bills the Traders would be under a necessity of keeping so much silver as would answer the purpose of them, & be the medium of Commerce that paper bills now are . . . "[69]

In the spring of 1746 Morris decided to try diplomacy again in his dealings with the Assembly. He had now been without his

[66]Morris, *Papers*, p. 221.

[67]Allinson, *Acts*, p. 139.

[68]*Modest Vindication of the Late New-Jersey Assembly* (1745), p. 16. Ridgeway Library, Philadelphia.

[69]Morris, *Papers*, p. 222.

salary for over a year; the newly-elected Assembly had but two members who had not served in the previous one, which showed where the populace's sympathies lay; and he might soon need war funds again. The Assembly early prepared another loan-office bill and a few weeks later the Council gave its assent. Morris agreed to sign the bill if they would grant him his customary salary. They agreed to give him half of it now and half when the bill was confirmed in England, for they had reason to fear he would double-cross them. The governor balked at this, and when neither side would give in, he prorogued the Assembly, automatically killing every bill he had not signed.[70] Two weeks later he died. His heirs were never able to collect his last two years' salary.

An expedition against Canada was under preparation and so the president of the Council called the legislature to vote men and supplies. The Assembly resolved that five hundred men should be raised and provisioned immediately and then introduced a bill for the issuance of £20,000 in bills of credit.[71] This was soon cut to £10,000 but was supplemented by the re-emission of £4000 of notes originally printed as replacements for torn bills of the 1740 and 1745 grants, and the retirement of the £2000 issue of 1740 was postponed for two more years.[72] Exchange rates fell from about 170 to nearly 200.[73] In November, £850 more was voted for army provisions and the following spring another £1000 was appropriated for military purposes.[74] All of the £17,850 was to be sunk by 1753 with interest money.

In the meantime Jonathan Belcher, formerly governor of Massachusetts, had been appointed to the New Jersey vacancy. His opposition to the famous Massachusetts Land Bank scheme had aroused so much hostility and intrigue that he had been recalled. Determined not to repeat this mistake, he was soon writing enthusiastically of the "charming New Jersey money."[75] The keynote of his policy in New Jersey was to please the Assembly. His

[70] *Minutes*, May 7, 1746.
[71] *Ibid.*, June 13, 17, 18, 24, 1746; *N.J. Archives*, VI, 419.
[72] *Laws*.
[73] *N.J. Archives*, VII, 398.
[74] Allinson, *Acts*, p. 148.
[75] *Belcher Papers*, p. 247.

brother-in-law, Richard Partridge, was New Jersey's colonial agent and of course informed him even before he left England of the Assembly's keen desire for another loan-office law. One of the men asked permission of the Board for the governor to sign such an act as soon as it was presented. Robert Hunter Morris, son of the late governor, chief justice of the province, and subsequently governor of Pennsylvania, wrote the agent of the eastern Proprietors in London, Ferdinand John Paris, urging him to oppose such permission. Morris gave as his reason that it would

> be Vastly prejudicial to the Proprietarys of Pensilvania where New Jersey money has always past at par with the Money of that Province & in which the Proprietarys debts & quit rents are payable . . . & we are of oppinion that So Large a New Emission in New Jersey as £40,000 with a greater Sum now Already Current will diminish the Value of all the Quit Rents & debts due to those Proprietors ten or 20 per cent which we apprehend will be at Least a ten or twenty thousand pounds Loss to those Proprietarys very soon.[76]

Belcher was told that he must see to it that a suspending clause was attached to any act presented to him and that it would then be considered on its merits.[77] When the Assembly met soon after the new governor's arrival, one of the first things it did was to draw up a new loan-office bill for £40,000 complete with suspending clause. Belcher was given a £500 "present" for backing it and the measure was sent to England with his earnest recommendations for confirmation.[78]

The legislature had to set up tax-collecting machinery lest the new loan-office act be disallowed, because the second loan-office law expired in 1749, the third in 1753, and over £18,000 in bills of credit would have to be sunk by 1753. A bill was brought in to set the quotas of the various counties. This led to a long and heated dispute between the two houses lasting over nine sessions and not finally settled until 1752.[79] Most of the councilors were landed proprietors and therefore interested in deciding which counties should have the highest tax and in preventing the taxation of unimproved lands. The latter concern was also a major

[76]Paris Papers, X, 21, New Jersey Historical Society.
[77]*N.J. Archives*, VI, 433; Paris Papers, X, 16.
[78]*Laws; Belcher Papers*, p. 162.
[79]*Minutes*, 1748-52, *passim; Laws.*

issue in Pennsylvania about this time. The assemblymen, on the other hand, represented the populace who were particularly incensed at the Proprietors in the 1740's because of their attempts to collect back quit-rents and make "squatters" buy title or move on. Thus the lower house wanted to impose most of the new taxes on the wealthy landowners and pointed out that the poorer classes had long provided most of the revenue through interest on their borrowings.

The financial condition of New Jersey was poor indeed in 1753. The loan-office act sponsored by Belcher had been disallowed in 1749; the third loan-office act had expired; and Parliament had passed the Currency Act of 1751 forbidding the erection of land banks and the issuance of legal tender bills of credit in New England—evidence that English dislike of paper-money legislation was stronger than ever.

Rates of exchange of New Jersey currency in Philadelphia indicated deflation. A law had been passed in 1751 "for the Relief of Poor distress'd Prisoners for Debts," a measure that had previously been a precursor of paper-money agitation.[80] When the legislature met in the spring, Belcher advised them to put the colony's finances in order. An investigating committee discovered that there were £4,598 of loan-office bills still unsunk and £17,850 of war bills of credit out. The Assembly took steps to force collection on the loan-office bills, used a Parliamentary grant of £2,548 to reduce the bills of credit debt to £15,302, and passed a tax law to raise funds to retire the balance at a rate of £1530 a year.[81] The purpose of all this was to appear to deserve special consideration from the English authorities.

The colony had paid none but petty local taxes for nearly eighteen years and but meagre taxes for twelve years before that. A new loan-office act appeared to be the elixir that would cure all their economic ills, and so the Assembly drew up a petition to the Crown asking for approval of a loan-office act of £60,000. The principal entreaties, threats, and arguments that had carried weight in the past were aired again. The King was urged to lighten the heavy burden of taxes on the people, then threatened

[80]Allinson, *Acts*, p. 190. It had expired in 1748.
[81]*Minutes*, May 28, June 6, 8, 1753; *N.J. Archives*, XVI, 400; *Laws*.

that the colony "would be unable to support Government so amply as heretofore unless effectually relieved," and finally told that a new paper-money issue would enable the colonists to pay their past debts and contract for more goods, since as soon as they had paper money they could spend their hoards of specie. The Council thought the time unpropitious, but the petition asking for permission to lend out £60,000 was sent to England nonetheless.[82]

TABLE II

NEW JERSEY PAPER MONEY ISSUES, 1740-47[83]

| *Date* | *Amount* | *Method of Retirement* |
|---|---|---|
| July 7, 1740 | £2000 | To be retired £500 a year, 1743-46 out of loan office interest money |
| August 24, 1745 | £2000 | £500 a year, out of interest money |
| June 4, 1746 | £4000 | £1000 a year, 1750-53 out of interest money |
| June 4, 1746 | £2000 | Retirement of 1740 issue postponed two years |
| June 4, 1746 | £10,000 | 1753, out of interest money |
| Nov. 1746 | £1,253 | To be retired out of interest money |
| Nov. 1746 | £850 | 1753, out of interest money |
| May 9, 1747 | £1000 | 1753, out of interest money |

## BILLS OF CREDIT AND WAR-TIME INFLATION

The French and Indian War began before it could be learned whether the British government had approved the £60,000 loan-office act of 1753. The Assembly quickly saw an opportunity to use English need for troops as a leverage to obtain their paper money. New Jersey, largely protected on her frontiers by New York and Pennsylvania, with hardly any Indians of her own, and without rich ports to invite sea attacks, was in a fairly good position to employ such politics. When Governor Dinwiddie of Virginia asked for men and supplies to repel French invasion, the Assembly told Governor Belcher the colony was too much in debt to help but might if the King agreed to their loan-office

[82] *N.J. Archives*, VIII, 1st pt., 183-86; XVI, 418.
[83] *Laws; Minutes*, May 28, 1753.

petition. In the spring of 1754 word came that the King would agree to the petition on two conditions that amounted to a veto. One was that the bills not be legal tender; the other was that the interest be appropriated to government purposes and the funds be handled by the governor and Council.[84] The first condition would have made the bills useless for paying debts, the second would have taken the power of the purse from the Assembly. The Assembly refused to send delegates to the Albany Congress of 1754, possibly in anger over this. The governor dissolved the Assembly and called an election.

The Assembly that met in the autumn of 1754 agreed to vote men and supplies to help resist French encroachments, but was puzzled as to how to finance this assistance. It was decided to petition for £70,000 in loan-office bills, the first £10,000 to be spent on an expedition against the French as soon as the King agreed to the law, and the remaining £60,000 to be lent out in the usual way. The first £10,000 of interest received would be used to retire the bills spent on the expedition, the next £13,500 would be used to pay the debts of the last war, and anything after that would go to a fund for the defense of colonies in danger. But the Assembly insisted that the bills be legal tender; otherwise they would fall to a discount in the nearby colonies.[85] A decade before, the Assembly had cut off the governor's salary because he would not sign a loan-office act; now it was applying the same tactics to the King when he asked for assistance against an enemy. Governor Belcher wrote the Board that if the offer were accepted the value of New Jersey exchange would be cut in half, and proposed the useless remedy of making the colony peg the rate at the Proclamation rate. He admitted that the colony would give no help if the law were not approved.[86]

An extensive campaign was planned for 1755. In February the fate of the loan-office proposal was still unknown and New Jersey would do no more than vote £500 for supplies and wagons for troops passing through the colony. By spring, people in the northern counties were beginning to worry over Indian attacks

[84] *N.J. Archives,* VIII, 1st pt., p. 197.
[85] *Minutes,* Oct. 8, 11, 1754; *N.J. Archives,* VIII, 2nd pt., pp. 36-72.
[86] *N.J. Archives,* VIII, 2nd pt., pp. 93, 97.

from upper Pennsylvania. Petitions poured into the Assembly, and it was decided to raise and supply five hundred men for General Braddock's use. The Assembly voted to issue £15,000 in bills of credit to be legal tender and to be retired in five years time.[87] In July, 1755, Braddock's famous defeat occurred. Word finally arrived late in the summer that the £70,000 loan-office proposal was "in every way" unacceptable.[88] The assemblymen were thoroughly disgruntled, but the necessity of defending the colony was now greater than ever. A second appropriation of £15,000 to support the colony's troops was made, the bills to be retired £5000 a year after 1758.

Although there were rumors of Indian marauding parties on the northern border that summer, the Assembly would vote no more money for protection. Matters were still serious during the winter and so the Assembly authorized another £10,000 of bills of credit, due in five years, to build blockhouses and buy supplies for troops defending that area. Another Indian attack occurred and the Assembly hastily put up still another £15,000 but tried to persuade the governor to postpone their retirement date because so many bills already out were maturing within the next few years. Belcher had received instructions not to extend such emergency appropriations beyond five years and he refused. At this point there were rumors of more Indian depredations on the frontier and the Assembly offered £17,500 instead of £15,000 and for the five-year period.

That fall the Assembly's attitude changed. A large part of the New Jersey contingent was captured at Oswego during the summer owing to negligence of the English command, so that the Assembly was in no mood to vote funds for distant campaigns when it met in the autumn of 1756. General Loudoun asked the colony for one thousand men that winter for the 1757 campaign, but the Assembly voted only five hundred and contributed only £10,000 in bills of credit for expenses.[89] Even after General Loudoun appeared before the legislature himself and spoke, the members would not increase the appropriation. New Jersey was the only colony not to vote its quota that year.[90]

[87] *Laws.*

[88] *N.J. Archives,* VIII, 2nd pt., pp. 95-102; Acts of Privy Council, 1745-66, p. 229.

[89] *Laws.*

[90] *Minutes,* March 16, 17, 30, 1757.

Taxes on the first war issues were now falling due and seemed extremely heavy to people who for a generation had known almost no taxes at all. Again the Assembly turned to the loan-office device as a way to lighten the colony's financial burdens. It drew up another petition to the King for £89,000 of paper money, £29,000 to be issued as bills of credit for the King's service immediately, and £60,000 to be a loan-office fund. The interest was to be used to retire the bills of credit. Belcher would not sign the petition and so it was laid away until a more propitious time.

Half of New Jersey's troops were captured and massacred at the surrender of Fort William Henry in the summer of 1757. For a time it was feared that a French invasion might reach as far as New Jersey. The governor ordered out the militia and kept them very busy for a while. A few days after the Assembly met that autumn, Governor Belcher suddenly died.

The president of the Council, John Reading, took charge, but he was an old man and not a very strong character. The result was that the Assembly got out of control. The £89,000 loan-office petition was sent off to England, and £30,000 was voted for military purposes. The date for retiring the bills was postponed to 1768-73, contrary to royal instructions. The following March the Assembly met again to vote on military appropriations and this time resolved that £50,000 in bills of credit should be "struck" to be sunk in far-off 1774-78.[91] The two appropriations were about the equal of the £89,000 loan-office bill now pigeonholed in England. Some of the Council were dubious whether Reading should agree to such a huge paper-money issue, but the majority advised him that it would be "Almost Impossible to bring the Assembly into Compliance with the Orders in Mr. Pitts' letter by any other Method."[92] Certainly the generous grants of 1758 are in sharp contrast to the niggardly sums given Loudoun. The Assembly would do much if allowed to use its favorite device of paper money.

A new governor, Francis Bernard, who would later be governor of Massachusetts, arrived in June. By his personality and

[91] *Laws*. The 1754 instruction forbade governors to sign emergency paper-money laws unless the bills were retired within five years' time. The Assembly re-interpreted this to suit itself by providing that the bills be retired within five years' time, but the five years were far in the future.

[92] *N.J. Archives*, XVII, 159.

prompt handling of a critical Indian situation on the northern frontier he soon became quite popular. He had asked for a liberalizing of the usual instruction limiting bills of credit issues to non-legal-tender bills maturing in five years and of the law to carry a suspending clause. He only got permission to omit the suspending clause.[93] The appropriation voted that summer was for £10,000, the bills matured in 1766 and were legal tender.[94] That was the closest he could come to obeying his instructions and yet get military funds.

More funds were needed for the campaign of 1759. Bernard wrote to England, pointing out that the Assembly would not provide notes of less than six to eight years' life because taxes for the next five years were so heavy. He stated that it was useless to prohibit making them legal tender. Also he asked for a special instruction permitting the issue of £40,000 to be retired in 1764-65. The British authorities finally agreed to this. However, before an answer was received, the funds had to be voted and Bernard was forced to accede to an act for £50,000 of legal tender bills of credit to be retired in 1764-67.[95]

The following year the Assembly voted £45,000 in bills of credit, to be sunk in the five years 1768-73. Bernard again attempted to persuade them to retire the bills sooner but without success. The year after, the next governor, Thomas Boone, obtained £25,000 to be retired in 1774-78 and but half as many troops. Boone was soon transferred and his successor, Josiah Hardy, obtained £30,000 in 1762 to be retired in 1779-80. Hardy was removed for disobeying a royal instruction having to do with judicial appointments and was succeeded in 1763 by William Franklin, the able but illegitimate young son of Benjamin Franklin. Although the war was now at an end in Europe, Pontiac's Rebellion in the west necessitated making plans for another campaign. New Jersey contributed £10,000 to be sunk in 1781, and then £25,000 to be retired in 1781-83.[96]

New Jersey, with a population of seventy to eighty thousand people had issued £347,500 during the war, of which at least

[93] *Ibid.*, IX, 39.
[94] *Laws.*
[95] *Ibid.*
[96] *Ibid.*

£275,000 were still outstanding in 1764.[97] One would expect a very considerable inflation. Yet the accompanying table indicates that the number of New Jersey pounds necessary to buy £100 sterling in Philadelphia actually declined for a time during the war, according to W. A. Whitehead.

TABLE III

WHITEHEAD'S INDEX OF THE PRICE OF £100 STERLING IN NEW JERSEY PAPER POUNDS IN PHILADELPHIA[98]

| | |
|---|---|
| Jan. 1749 | 170 |
| Jan. 1750 | 172 ½, 175 |
| Jan. 1751 | 172 ½ |
| Jan. 1752 | 165, 167 ½ |
| Jan. 1753 | 165, 167 ½, 170 |
| Jan. 1754 | 167, 167 ½, 170 |
| April 1755 | 166 ½, 167 ½, 170 |
| Aug. 1755 | 169, 170 |
| Dec. 1755 | 170, 172 ½, 175 |
| June 1756 | 170, 172 ½, 173 |
| March 1757 | 165, 167 ½, 169 |
| June 1757 | 167 ½ |
| Oct. 1757 | 161, 162 ½, 165, 166 |
| April 1758 | 160, 162 ½ |
| Aug. 1758 | 160, 162 ½ |
| Mar. 1759 | 155, 157 ½ |
| Mar. 1760 | 152, 152 ½, 153, 154, 155 |
| Mar. 1761 | 170, 172 ½ |
| Mar. 1762 | 175, 177 ½ |
| Dec. 1763 | 168, 170, 171 ½ |
| Feb. 1764 | 171, 172 ½, 173, 175 |
| Sept. 1764 | 170, 171, 172 ½ |

One might suppose the answer to be that inflation in England was as great as it was in New Jersey. However, the studies of J. E. T. Rogers indicate that agricultural prices in England in this period were quite stable.[99] Another explanation could be some early form of exchange control, but there is no evidence of that. The answer seems to be that the credit of the English government declined markedly during the war[100]—the British

[97] *Ibid.*

[98] Whitehead, East Jersey Index, No. 121, New Jersey Historical Society.

[99] J. E. T. Rogers, *A History of Agriculture and Prices in England* (1866-1902).

[100] Bezanson, *Prices in Colonial Pennsylvania*, p. 330.

forces did not win a major battle in America until 1758. Furthermore, during the war the customary condition of an unfavorable balance of trade was temporarily replaced by a balance favorable to the colonies because the English government was paying so many soldiers over here, buying large amounts of provisions, and remunerating the colonies in part for their appropriations.

What about prices in New Jersey? No study of colonial New Jersey prices has ever been made. However, a very scholarly piece of research has been done on prices in colonial Philadelphia. Using an arithmetic index of wholesale prices of twenty commodities, the base being the monthly average of 1741-45, the price level there rose from 110 at the beginning of 1755 to 148 at the close of 1762, after which it dropped to 120 in 1765.[101] Pennsylvania increased the amount of money in circulation about 350 per cent between 1755-60; while New Jersey increased her issues nearly 1300 per cent, and New York increased hers substantially.[102] It is a mistake, however, to regard each of these colonies as a separate and distinct cell. Governor Bernard reported to the Board in 1758 that New Jersey bills were current in New York and Pennsylvania counting houses, and New York and Pennsylvania bills were also current in New Jersey.[103] The famous traveler, Andrew Burnaby, wrote in 1759 that New Jersey money was "in very good repute, and preferred by the Pennsylvanians and New Yorkers to that of their own provinces."[104] Sterling exchange rates for the monies of the three provinces showed little variation. The presumption is fairly strong, therefore, that the New Jersey price level was not far out of line with that of Pennsylvania.

Such fragmentary contemporary evidence on New Jersey prices as is readily available indicates that prices rose at least as high in New Jersey as in Pennsylvania. Bernard wrote Lord Halifax, December 3, 1759, that because of the war "The Price of necessaries is risen to near double of what it was some years ago."[105] The Reverend C. Campbell, Anglican minister in Burlington,

101 *Ibid.*, p. 294.
102 H. Phillips, *Paper Currency*, pp. 40-43.
103 *N.J. Archives*, IX, 134.
104 A. Burnaby, *Travels*, p. 110.
105 J. Sparks Coll.; Gov. F. Bernard Papers, I, 188, Harvard University Library.

wrote Secretary Bearcroft of the Society for the Propagation of the Gospel December 20, 1759, "It is true the war has occasioned heavy taxes upon each individual here, and the necessarys of life are greatly increased in their price, So that people not in trade or the farming way have adoe to Support themselves and families." Two years later he wrote again on the rise in the price of provisions, "It is with the utmost difficulty that we of the Mission can support our families."[106] The governor wrote General Amherst May 8, 1762, that because of the high price of provisions he feared four pence would no longer "subsist" a soldier for a day.[107] The writer of a famous pamphlet to New Jersey freeholders, J. W. (probably assemblyman John Wetherill), claimed that the wages of tradesmen had increased one hundred per cent since 1747.[108] Governor Franklin on his arrival in 1763 claimed that "all the Necessaries of Life in this country are increased in Price near Three fold what they were seven years ago" and asked for a salary increase.[109] He was given a twenty-per-cent raise. Governor Bernard pointed to the inflation in 1760 and prophesied that after the war prices would fall and money grow scarce as it was retired. He urged the Assembly that "to postpone the Payment of the Provincial Debt, from a time of Plenty to a Time of Scarcity, (or at least of less Plenty) will be removing a light Burthen from yourself by laying a heavy one on Posterity."[110] His successor, Governor Thomas Boone, gave similar advice the next year.[111] But the people and the Assembly paid little heed. Parliamentary grants to New Jersey—£79,668 altogether—were not used to speed up the retirement of the public debt, but were employed to lighten taxes for about five years.[112] J. W. said in his pamphlet in 1763

> that we were not affluent before the War, might have been said with far more Truth than it can be said at this Time, when not one of you can be

106 Transcripts of correspondence of Society for the Propagation of the Gospel, Library of Congress, Dec. 26, 1761.

107 Amherst Papers, War Office, 34-31. Public Record Office, London.

108 J. W., *Address to the Freeholders of New-Jersey* (1763), p. 21. Ridgeway Library, Phila.

109 *N.J. Archives*, IX, 384; *Minutes*, June 2, 1763.

110 *Minutes*, March 19, 1760.

111 *Ibid.*, March 27, 1761.

112 *Ibid.*, April 23, 1771.

ignorant that the Estates of the Husbandmen, including a large Majority of the People, are greatly augmented, and indeed most of the other Classes of Inhabitants, within a few Years, much bettered. . . . That the Farmers may now command in a Manner their own Price for most of their Commodities. . . . That your Lands are surprisingly advanced in Value, and that the Province is in Fact richer in a great degree than ever it was. . . . You have paid Taxes . . . you will pay Taxes for eighteen Years to come. . . . But how light do our Taxes set upon you notwithstanding.

He estimated the colony's "fund" (wealth) to be £6,000,000, and her yearly "revenue" (income) to be £240,000.[113]

## Deflation and Renewed Efforts to Obtain a Loan-Office Act

The failure of American assemblies to obey royal instructions had annoyed the Crown authorities for years. Steps had been taken to strengthen the authority of the Board of Trade in 1748 and the governors' instructions had been revised in 1754. More would have been done at that time if the French and Indian War had not broken out and necessitated a postponement of matters. The behavior of the colonies during the war demonstrated the need of strengthening royal authority. It also showed that the colonies were capable of bearing a larger share of the Empire's growing burden than had been realized. England's annual expenditures had now tripled whereas American taxes were comparatively light. The measures undertaken by England to enlarge her authority in America are an old story. There was the Proclamation of 1763, reserving the newly acquired trans-Appalachian territory to Indian and English use. There followed the Sugar Act of 1764 to put a stop to the smuggling trade with the French West Indies so necessary to maintain New England's balance of trade. The funds from this were to be used to support the English garrisons in America which were needed to keep the Indians at peace, overawe the Canadians, and maintain English prestige and authority. Thirdly, and of chief importance in this study, there was the new (1764) Parliamentary prohibition of legal-tender bills of credit in all the colonies.

Merchants trading principally to Virginia and North Carolina had been complaining to the Board of Trade of losses which they had sustained from having to accept depreciated legal-tender bills

[113] J. W., *Address*, pp. 3-5.

in payment of debts. The Board had reported to Parliament that it was necessary as well for the security and interest of the colonies themselves, as of the trade and commerce of the Kingdom that a broad regulation against legal tenders be enacted. The Board did not wish to censure any colony especially and admitted that the middle colonies' money was least depreciated, but pointed to the fortunate results of the New England prohibition of 1751.[114] William Knox, agent for Georgia, summed up the Board's views thus,

> Whenever the lawful Tender has been affixed to Paper Bills in order to give them circulation, an abuse has been committed for no Paper Bill ought to be issued without having a Fund assigned for its security, sufficient to give it Credit, and if it has such a Fund, there is no occasion for obliging People to take it. They will do so of themselves.[115]

Most of the New Jersey laws stipulated that if a creditor refused to accept her legal-tender bills from a debtor, the debt was automatically cancelled. The war measures also provided that any merchant refusing to sell for legal tenders the goods he had exposed for sale would be fined £25.[116] Parliament accepted on the Board's recommendation and in April of 1764 enacted that after September 1 no colonial assembly should pass an act issuing legal-tender bills of credit nor extend the maturity of any bills already issued. It is noteworthy that this did not forbid paper money, but forbade only legal-tender bills.

The economic skies were now darkening all over British North America. The Sugar Act upset the balance of trade of New England, and reduced the supply of specie. New Jersey felt this only indirectly, but she felt it. The Currency Act of 1764 cut off that customary avenue of relief. The cessation of heavy English spending terminated the artificial war-time prosperity and a depression ensued. Although taxation had been a burden in New Jersey after 1753, it had been somewhat lightened by the repeated issues of paper money, prosperity, and war hysteria. A total of £347,500 had been issued during the period 1755-64, and there had been nearly £20,000 of paper money outstanding before that. Parliament had returned about a quarter of the war expenditures,

[114] *N.J. Archives*, IX, 410.
[115] W. Knox Papers, IX, 7, W. L. Clements Library.
[116] *Laws*.

but the Assembly had devoted these sums to lighten taxes rather than to speed up the extinction of the debt. In 1765 the little province had the largest public debt of any on the continent.[117]

NEW JERSEY BILLS OF CREDIT ISSUES AND DATES SET FOR RETIRING THEM, 1755-64 (000's omitted)

| | April 1755 | August 1755 | December 1755 | June 1756 | March 1757 | June 1757 | October 1757 | April 1758 | August 1758 | March 1759 | March 1760 | April 1761 | March 1762 | December 1763 | February 1764 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Amounts:* | 15 | 15 | 10 | 17.5 | 10 | 5 | 30 | 50 | 10 | 50 | 45 | 25 | 30 | 10 | 25 | 347.5 |
| 1757 | 5 | | | | | | | | | | | | | | | 5 |
| 1758 | 5 | 5 | | | | | | | | | | | | | | 10 |
| 1759 | 5 | 5 | | | | | | | | | | | | | | 10 |
| 1760 | | 5 | | | | | | | | | | | | | | 5 |
| 1761 | | | 10 | 2.5 | | | | | | | | | | | | 12.5 |
| 1762 | | | | 15 | | | | | | | | | | | | 15 |
| 1763 | | | | | 10 | 5 | | | | | | | | | | 15 |
| 1764 | | | | | | | | | | 12.5 | | | | | | 12.5 |
| 1765 | | | | | | | | | | 12.5 | | | | | | 12.5 |
| 1766 | | | | | | | | | 10 | 12.5 | | | | | | 22.5 |
| 1767 | | | | | | | | | | 12.5 | | | | | | 12.5 |
| 1768 | | | | | | | 5 | | | | 7.5 | | | | | 12.5 |
| 1769 | | | | | | | 5 | | | | 7.5 | | | | | 12.5 |
| 1770 | | | | | | | 5 | | | | 7.5 | | | | | 12.5 |
| 1771 | | | | | | | 5 | | | | 7.5 | | | | | 12.5 |
| 1772 | | | | | | | 5 | | | | 7.5 | | | | | 12.5 |
| 1773 | | | | | | | 5 | | | | 7.5 | | | | | 12.5 |
| 1774 | | | | | | | | 10 | | | | 5 | | | | 15 |
| 1775 | | | | | | | | 10 | | | | 5 | | | | 15 |
| 1776 | | | | | | | | 10 | | | | 5 | | | | 15 |
| 1777 | | | | | | | | 10 | | | | 5 | | | | 15 |
| 1778 | | | | | | | | 10 | | | | 5 | | | | 15 |
| 1779 | | | | | | | | | | | | | 15 | | | 15 |
| 1780 | | | | | | | | | | | | | 15 | | | 15 |
| 1781 | | | | | | | | | | | | | | 10 | 5 | 15 |
| 1782 | | | | | | | | | | | | | | | 15 | 15 |
| 1783 | | | | | | | | | | | | | | | 5 | 5 |

Beginning in 1763, taxes were levied regularly sufficient to reduce the public debt by about £12,500 a year, that is, retire about

[117] E. Channing, *History of the United States* (1905-25), III, 33*n*.

that much in bills of credit. The pains of such a deflation can easily be imagined. Debtors in prison began petitioning for relief in considerable numbers.[118] The Assembly voted £200 to buy bread and corn for some unfortunates in the frontier county of Sussex.[119] The Hunterdon County grand jury asked for a loan-office act, an act to regulate the practice of law, and an act to "restrain Shopkeepers and other Retailers from trusting above Six pounds to any one Person"—all typical depression measures.[120] Another petition complained that the price of wheat and grain had so fallen, owing to Parliamentary checks on foreign trade, that farmers would be reduced to misery and distress unless some other method of improving their lands was found. A bounty on the raising of hemp was proposed as a remedy.[121] Bounties were placed on the production of hemp, flax, and silk. A law regulating the practice of law (that is, forbidding the taking of high fees) was passed, and a bankruptcy law passed to help out debtors with dependents.[122] Governmental officers were threatened with salary cuts.[123] On top of all these difficulties came the Stamp Act in 1765, the proceeds of which, it was first reported, were to be sent to England in the form of specie. James Parker, printer and editor of the only newspaper published in New Jersey, *The New York Gazette or Weekly Post-Boy,* described conditions in 1765 very vividly in a letter written to Attorney-General Cortland Skinner.

There is such a general scarcity of Cash that nothing we have will Command it & Real Estates of Every kind are falling at least one half in Value. Debtors that were a year or two ago responsible for £1000 can not now Raise a fourth part of the sum & those who had putt out their money upon Land Security of double the Value are unable to get the principal as there is an Entire Stop to all sales by the sheriff for want of Buyers and Men of the best Estates amongst us can Scarce Raise money enough to defray the Necessary Expences of their familys. Our Stores in the Country that used to furnish Every necessary for the inhabitants are all shutt up & the proprietors of them either broke or obliged to decline that Business from a Real Inability to carry it on which obliges the farmers to supply their

118*Minutes,* Nov. 17, 1763.
119*Laws,* Feb., 1764.
120*Minutes,* May 23, 1765.
121W. Alexander Papers, III, 43, 56. New-York Historical Society.
122*Laws.*
123*Minutes,* June 5, 6, 11, 1765.

familys as far as they are able with our own Manufactures, but it is Impossible for me to describe the distress in this Province, I may say all the Continent of North America, is in which I think may be very soon (if it is not already severely felt by our Mother Country). This is the Real State of our Country at present which we can account for no other way than from the great Restraints laid upon our American trade by the British Parliament which as it prevents our Exporting to foreign Ports in the West Indies the natural produce of this Continent by laying an Extravagant duty on what we must take in Return it deprives us of Introducing Either gold or silver amongst us which was Ever a Considerable part of the Remittances for our Cargoes of Provisions to the foreign Islands which of Late were generally assorted with more or less of British Manufactures & the West Indies produce we brought from thence was for the most part re-exported to European markets & the proceeds thereof from thence Remitted to England to pay our Importations of the manufacturers, all which being now entirely stopped our Navigation is almost Ruined, our ship Builders & Every other trade necessary in that Branch idle & beggar'd & the Very little Gold or silver now brought amongst us Immediately Remitted to England for want of others. We no sooner feel the fatal Effects of this Act of Parliament . . . but the Stamp Act is in force. Under the Insupportable Distress We are now called upon for many thousands of pounds Sterling to be paid by a Stamp Duty in Gold & Silver at a time when we are totally deprived of Every means of obtaining it & our Estates so lessened in Value that we are unable to pay the Tax we imposed upon ourselves to Support the Last War.[124]

A year later he wrote Benjamin Franklin,

Business is excessive dull in general throughout these Colonies, so that the Post Office must be something affected . . . To what its owing to, I can't determine:—perhaps some may think it the Dregs of the Stamp Act, but I rather think that during the War, Money being plenty, Many abounded in Luxury, over-run the Constable, and thinking every Day alike, never thought a Day of Reckoning would come: and so Law-suits and Ruine ensued.[125]

A remedy for many of these ills was, in the minds of the colonists, the much beloved loan-office system. In fact Benjamin Franklin had proposed it to Lord Grenville to be used by the British in place of the Stamp Act but Grenville had put it aside "being besotted with his Stamp Scheme which he rather chose to carry through." [126] Benjamin Franklin was a true American in

[124]Whitehead, Misc. Mss., II, 149.

[125]B. Franklin Letters, I, No. 30, July 1, 1766. American Philosophical Society.

[126]B. Franklin to W. Franklin, Oct. 11, 1766 (unpublished Galloway Mss., Univ. of Pa. Libr.); J. Smith Papers, VI, 230 (Ridgeway Library, Phila.)

his love of paper money. He had testified before Parliament in 1766 that the Currency Act of 1764 was one of five major factors that lessened colonial respect for Parliament.[127] Back in New Jersey the costs of government were met out of surpluses from wartime appropriations of bills of credit, but the supply of these was diminishing and the Assembly was desirous of finding some way to issue more paper money. The colonial agent was not influential, but Benjamin Franklin of Pennsylvania, Charles Garth of South Carolina, and Robert Charles of New York were asking the Board of Trade to repeal the 1764 measure. This was an especially hard time to persuade the English to surrender on any point to the colonists. However, in January of 1767 the three agents persuaded a group of merchants to petition the Board in favor of paper money that would be legal tender within the colonies except for sterling debt. The merchants argued that this would enable Americans to buy English goods after all their gold and silver was used up, and yet would protect them from having to accept the depreciated currency at par. Benjamin Franklin followed this up by appearing before the Board in person, at which time he took occasion to mention New Jersey's fine monetary record.[128] Comparatively speaking, it was fine: as the French proverb goes, "In the country of the blind the one-eyed man is king." The plea gratified the people of New Jersey but it did not change the Board's views.

In June of 1767, petitions to the New Jersey Assembly were presented from three counties complaining of the shortage of money. The demand for paper bills was so great that Governor William Franklin wrote his father that he believed the Assembly would settle permanent salaries on the government officers if that were the price demanded by the British for a loan-office act.[129] If this was so, the demand for money was indeed strong, but it seems likely that young Franklin was overoptimistic.

By 1768 the sentiment in favor of paper money had grown very powerful in the middle colonies. Only on rare occasions was any understanding shown of the nature of money. A writer sign-

[127]Benjamin Franklin, *Works* (J. Bigelow), pp. 407, 418.

[128]B. Franklin to Galloway, May 20, Aug. 14, 1767. Unpublished Galloway Mss.; Shelburne Papers, XLVIII, 633 *ff*. W. L. Clements Library.

[129]B. Franklin Letters, II, 88. American Philosophical Society.

ing himself "The Ploughman" from Hunterdon County had a rather clear grasp of the subject, however. He wrote in the *Pennsylvania Gazette* of January, 1768,

> We hear grievous complaints of the languishing condition of these provinces, arising from the scarcity of cash, and loud cries for *Money! Money!* —Money it seems, is to do everything for us, to clothe the sluggard, provide bread for the indolent, support the extravagant, and supply the luxurious— in short, it is to help those who will not help themselves . . . The extreme plenty of money, in the latter part of the war, hath proved the greatest mischief that ever happened to these provinces. It relaxed industry, promoted idleness, encouraged running in debt, opened a door to profusion and high living, luxury, and excess of every kind, that the most superficial observer must be surprised at the difference in living and dress between 1755 and the present time, besides the expensive diversions, and scenes of dissipation unknown among us till of late; and now, the ebb tide not floating us where we used to swim, it occasions loud complaints, charging all our distresses to the scarcity of cash.

He concluded that what was needed was not more money but more industry.[130]

When the Assembly met in April, the jails were full of debtors clamoring for relief and the inhabitants of four counties were petitioning for a loan-office law.[131] The Assembly promptly enacted a bankruptcy law and a loan-office act. Governor William Franklin refused to sign the loan-office act, partly because it made the notes legal tender and carried no suspending clause, and partly because it contained no provision for salary increases.[132] At his Council's instigation, he inquired of the home authorities whether he might sign the bill provided the legal-tender provision were removed and the interest appropriated to governmental purposes. The Secretary of State replied he would have to see the bill first, so Franklin forwarded it to him.[133] Word came back in 1769 that the Privy Council had disallowed the bill but offered the colony hope if a revised law was passed. If the Assembly would pass another bill not making the money legal tender, and if the colony could justify such a large sum as £100,000, there was "the greatest probability" that the act would be confirmed. The assembly considered these terms "particularly hard."[134]

130 *N.J. Archives*, XXVI, 5-8.
131 *Minutes*, April 15, 21, 1768.
132 *Ibid.*, May 10, 1768.
133 *N.J. Archives*, X, 48-50, 100.
134 *Minutes*, Oct. 17, 1769.

A new loan-office bill for £100,000 was introduced. The preamble described the misery and distress caused by the lack of enough currency both for the payment of debts and as a medium of commerce, and intimated that British merchants had suffered loss of trade as a result. The bill provided that the money be lent at five per cent for twenty years, one-twentieth of the principal to be amortized each year. It is noteworthy that the maximum-size loan was increased from £100 to £200. To obviate the legal-tender objection, mention of it was omitted except for a stipulation that the loan offices would take the money in payment of all debts due them for the next twenty years. The Assembly correspondence committee admitted to Benjamin Franklin, now the colony's agent, that the Assembly would never have surrendered the point of outright legal tender if the colony had not needed money so badly.[135]

The New Jersey public debt was now £190,000 and although supposedly being retired at the rate of £15,000 a year,[136] it was £60,000 in arrears. The eastern treasury had recently been robbed of £7,814.[137] Taxes were heavier and at the same time English trade restrictions and colonial non-intercourse agreements were hurting business. Last of all, a bad drought accentuated the depression. William Paterson, later federal supreme court justice, wrote Luther Martin in June of 1769, "You must be sensible that there is very little circulating cash in the country which renders it difficult to take up money, tho' the best Security be offered. I know of none about this place who have money to dispose of in this way."[138] There was strong feeling among the poorer people against the lawyers for their part in helping to collect debts and because of the high fees they charged. A number of serious riots took place at court sessions; one particularly despised lawyer, Bernardus Lagrange, escaped a beating from the mob only by jumping out the courthouse window.[139] A sympathetic observer from Hunterdon County described his impressions of the popular attitude after such a riot:

135*Laws;* Package 5, No. 7, Dec. 7, 1769. New Jersey Historical Society.

136The method of retiring the bills was to collect any £15,000 in bills regardless of whether they were overdue or underdue. *N.J. Archives,* X, 316.

137*N.J. Archives,* IX, 564; X, 37-39; XVII, 519-25. In 1768.

138W. J. Mills, *Glimpses of Colonial Society* (1903), p. 142.

139*Minutes,* Nov. 1, 1769.

. . . their Case I apprehend to be what is the Case of Two Thirds of the People of this Province, and that of every Degree, more or less; they are in Want of Money; they are in Debt; and do not know how to extricate themselves; they are hard pressed by their Creditors, and cannot pay; they are sued, Judgments are obtained against them, they try to borrow, offer good Security for the Money, but all in vain, there is no Money, nor Money lenders; execution issues against them, a heavy Bill of Cost arises, the Sheriff levies, advertizes and sells the Effects for one fourth or fifth part of their Value, not because the Effects are not wanted, but because there are really no Buyers who can furnish the Money; hence a Man possessed of an Estate worth £5000, will have it torn from him, tho' all his Debts amount to but £1000; a Situation which will naturally make a Man feel desperate; 'tis said it has made many even of the better Sort of People wink at, and secretly encourage the illegal Steps that have been taken.[140]

Word arrived in 1770 that the Privy Council had disallowed New Jersey's loan-office bill on the ground that the notes were made legal tender at the colonial treasury which was contrary to the Currency Act of 1764. Governor Franklin was disgusted and worried: he wrote to England that Pennsylvania and Maryland had notes in circulation that were legal tender at the issuing office. Furthermore, in New York the deprivation of legal-tender bills, even more than the Townshend Act, had prompted the local merchants to sign a second non-importation agreement. In April of 1769 New York's Assembly had passed a £120,000 legal-tender act and resolved to vote barracks supplies for the King's troops only if the legal-tender act were confirmed in England. The Privy Council disallowed this act. But a year later, when Parliament repealed the Townshend acts, it also voted to let New York issue £120,000 in paper money good at the treasury. This was evidence of the effectiveness of New York's tactics. The New Jersey Assembly now resolved that they too would vote no more money for the King's troops. The governor could not decently allow this but the best he could do was to get a very small appropriation.[141]

The long winter session of 1773-74 saw the presentation of four petitions from Morris and Somerset counties complaining of the scarcity of money and asking for a loan-office act. A bill was passed lowering the interest rate to six per cent and a resolution

[140] *N.J. Archives,* XXVII, 80-85.
[141] *Ibid.,* X, 179*n.,* 200; A. C. Flick.

passed by a large majority in favor of a loan-office bill.[142] Parliament had recently passed an explanatory or amending act to the 1764 Currency Act stating that bills of credit might be made legal tender at the treasury, but it had not said that this applied to loan-office bills. Franklin advised the Assembly to do as Pennsylvania had recently done, say nothing about legal tender, and simply assume that the bills would be acceptable at the loan offices.[143] The Assembly reluctantly took his advice and the bill was confirmed the following year. It provided for the issue of £100,000.[144] The Assembly had finally obtained a paper-money bill, but by sacrificing its legal tender demands. The money could have been had at that price years before.

TABLE IV

LOAN OFFICE ACTS THAT PASSED BOTH HOUSES

| *Date* | *Amount* | *Fate* |
|---|---|---|
| 1723 | £40,000 | In operation to 1736 |
| 1730 | 20,000 | In operation 1733-49 |
| 1733 | 40,000 | In operation 1736-53 |
| 1742 | 40,000 | Vetoed by governor |
| 1746 | 40,000 | Prorogation kills bill |
| 1748 | 40,000 | Disallowed by Privy Council, 1749 |
| 1753 | 60,000 | Disallowed by Privy Council, 1754 |
| 1754 | 70,000 | Disallowed by Privy Council, 1755 |
| 1757 | 89,000 | Disallowed by Privy Council |
| 1768 | 100,000 | Disallowed by Privy Council, 1769 |
| 1769 | 100,000 | Disallowed by Privy Council, 1770 |
| 1774 | 100,000 | Approved in England, 1774 |

Even greater relief was in store for the debtor classes when war broke out with England. British merchants could be ignored, and local creditors could be paid with increasing ease out of the abundance of bills of credit turned out by the printing presses. But that is another story.

## CONCLUSIONS

New Jersey's paper money record was a relatively good one, but it would be a mistake to presume that her colonial government deserves much credit. The Assembly's behavior under weak

142 *Laws; Minutes,* Nov. 18, 19, 23, 1774; *N.J. Archives,* X, 508, 549-51.
143 *Minutes,* March 2, 3, 1774.
144 *Laws.*

President Reading in 1758 is a damning piece of evidence. Rather, the credit goes to the British government, whose policy was in turn largely influenced by the desires of the British merchants trading to all the colonies. Another factor that helped New Jersey was the jealousy of New York and Philadelphia merchants of one another, which gave New Jersey money a much wider area over which to circulate.

The results of New Jersey's numerous paper-money issues were of a pattern sufficiently perfect to satisfy a fairly orthodox quantity theorist: a large issue of paper money, unfavorable exchange rates for importers, real estate booms and other evidence of prosperity; then, as the notes were retired, debtors began to feel economically pinched, interest rates seemed high and lawyers' fees more excessive, debtors' prisons filled up; next legislation to relieve the situation was passed, chief of which was another paper-money bill; and the cycle was ready to begin again. It did not take the colony's creditor classes long to see the results of inflation, nor the debtors long to see the results of deflation and protest, but few persons, if anybody, saw that the method of suddenly expanding and gradually contracting the paper-money supply was largely responsible for both evils.

# *ANTIQUER'S ATTIC*

MARGARET E. WHITE

To most of us the word "antiques" denotes such fine and decorative arts as paintings, furniture, silver, or ceramics. Yet there are many charming and less familiar subjects about which too little is known. In any household, modest little articles may lie unrecognized that could bring to life quaint and bygone customs if only given a chance. Among such items are "rewards of merit"—a term unfamiliar to many of us.

We are fortunate in that Harry B. Weiss, until his recent retirement director of the Division of Plant Industry, New Jersey Department of Agriculture, makes a hobby of subjects relating to childhood, such as rewards for good conduct. Mr. Weiss' descriptions help us both to recognize and appreciate these bits of paper so carefully cherished by fond parents of an earlier day.

## *REWARDS OF MERIT*

HARRY B. WEISS

Schools have always meted out rewards and punishments, the rewards going to the children whose behavior and classroom accomplishments merited the approval of the teachers. Although gingerbread premiums were sometimes bestowed by the teachers in the dame schools during colonial times, these were consumed and, even when they were saved, their lasting qualities were negligible—so we are concerned here with the paper and cardboard rewards of merit, awarded for good behavior, diligence, and attention to studies. These were taken home by the children and shown to mother and father and friends, and were saved, although now relatively few are to be found.

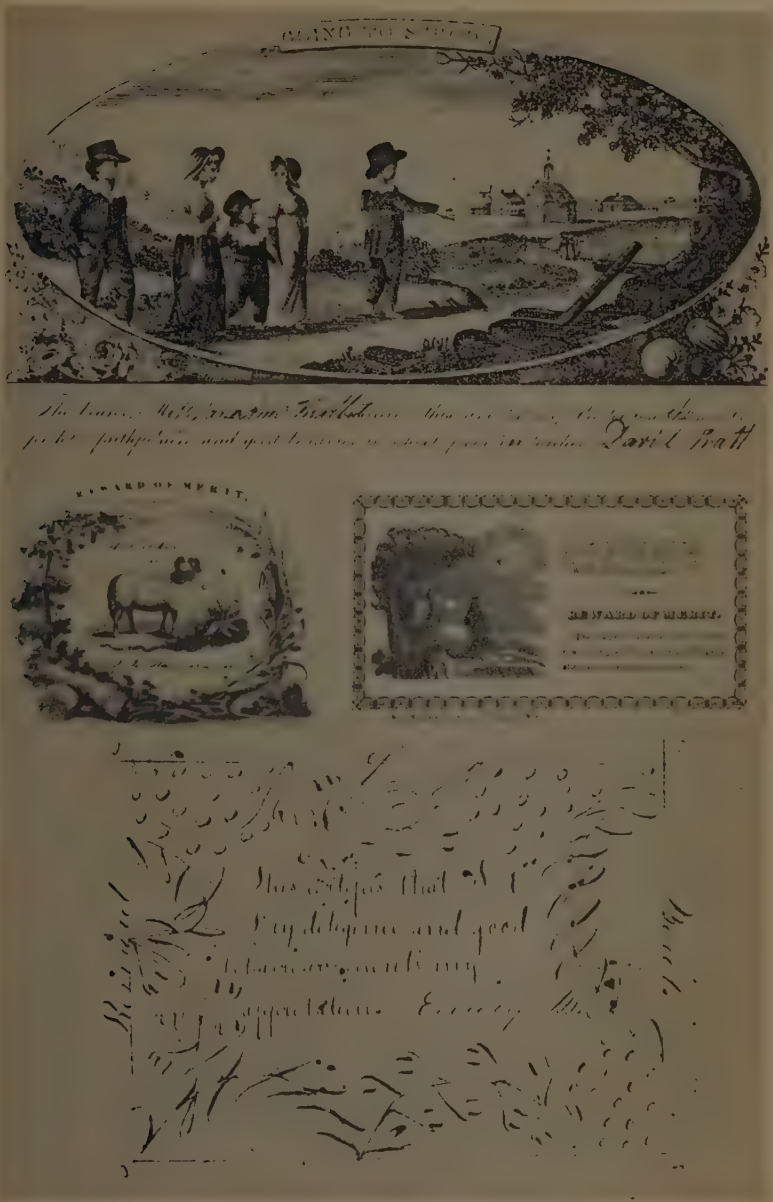
These handwritten, printed or engraved little pieces of paper varying in size from about 1-by-2 to 4-by-6 inches, some being larger, were mostly in black and white, although some were in colors. Others were embossed and decorated with gold. They were used principally in the primary grades of public and private schools and in Sunday schools. They were distributed daily, weekly, or monthly, and flourished in this country from around 1800 to 1880 or a little later. Before 1800 it is believed that rewards of merit existed mainly in manuscript form, being written and signed by the teacher and decorated by fancy penstrokes and flourishes.

Occasionally the "reward" was

labeled "Certificate of Honor," "Testimony of Approbation," "Premium," "Present for a Good Scholar," "Certificate of Merit," "Teacher's Gift," or "A Token of Esteem." The standard wording on a printed or engraved "reward" was "This certifies that ——— for diligence and attention to studies and good conduct in school, merits my approbation and esteem," or some other wording expressing the same thought. The scholar's name was written in, and the "reward" was signed by the teacher. More often than not, it was undated.

In addition to the actual wording of the "reward" itself, little verses were frequently printed on the face calling attention to the advantages of early rising, attention to studies, the reward of folly, etc. The back of the Sunday school "reward" frequently carried a hymn or religious verses advising one to be good and not to lie, cheat, or steal. Sometimes "geography" or "spelling" was written along one edge of the "reward" because the student had excelled in one or the other subject, and at times the "rewards" were given specifically for punctual attendance, good behavior, or correct deportment. Many "rewards" were sold in sheets. These were cut apart by the teacher for individual scholars. Mahlon Day, printer and publisher of children's toy books, 374 Pearl Street, New York, sold such sheets, each containing ten 3¼-by-2-inch "rewards," with a different woodcut picture. Mr. Day was in business from 1816 to 1845 and I am sure that his "rewards" circulated in schools in New Jersey. In rare cases a "reward" was entirely in Latin.

For older children the "rewards" were larger and more elaborate. They were usually called by another name. One such, "American Youth's Diploma," 9-by-13 inches, was lithographed by G. & W. Endicott, 82 John Street, New York, and published by O. O. Wickham, 77 Fulton Street, New York, in 1845. This was presented to Miss Eleanor Higgans of the Greenville District School, "for moral and genteel Deportment and for faithfulness and untiring Industry in the prosecution of her Studies and Employment during the quarter ending June 27, 1846." This statement was followed by scrolls bearing the names of her studies, reading, writing, arithmetic, grammar, geography, and definitions, and finally by the signature of her teacher, Alfred Hazard. Such "diplomas" were not always elaborate. The New Brunswick (N.J.) Public School issued a plain "Certificate of Merit" monthly for "general excellence." This was awarded by the principal and the Board of Education and signed by the principal and the president of the Board. Newell Ackerman received one of these in July, 1857. Some teachers had their names printed on the smaller "reward." Although the "rewards" flourished more abundantly perhaps in Massachusetts and the New England states according to those extant in collections, I am sure that teachers in New Jersey and neighboring states used them frequently, but few examples of these remain at this late date.



REWARDS OF MERIT

The illustrations on the "rewards" probably pleased the children more than the esteem of the teacher. These were from woodcuts, copper plates, or lithographs, and some were hand-colored. As the "rewards" grew more popular they tended to become standardized and, as a result, less interesting. "Rewards" may be classified most easily by the types of their illustrations, such as historical scenes and portraits, indoor scenes embracing children reading, mother knitting, a boy petting a cat, a child crying over a dead robin, etc.; landscapes and buildings; outdoor scenes illustrating skating, chasing butterflies, sailing boats, riding in dogcarts, outdoor games, etc.; religious scenes illustrating Bible history; rural scenes such as plowing, harvesting, hunting, farm animals, bee hives, etc.; symbolical, illustrating justice, Neptune, Father Time, mythological characters; and transportation involving early locomotives, sail boats, side-wheelers, coaches, wharves, balloons, etc. Some defy classification entirely.

In collections that I have examined, the names of girl recipients predominated. There were many named Eliza, Harriet, Abigail, Sarah, Lucinda, Dorcas, Martha, Georgiana, Clara, Henrietta, Julia, Emily, Lucy, Nancy, Anna, and Maria, in comparison with Isaac, Charles, Frederick, Henry, Herman, Edwin, and Marvin. Perhaps the girls merited the "rewards" more than the boys. Perhaps they took better care of them.

Little information of a definite kind is available about the illustrators and engravers of the "rewards," as only a few were signed. More is known about the publishers and printers, because their names are frequently printed on them. In many cases the publishers and printers also brought out toy books for children. Sometime after about 1880, rewards of merit disappeared from the public schools, but they lingered on in the Sunday schools for some years. Better systems of grading came into use and now they are of interest only to antiquarians.

The Newark Museum has a "reward" presented by St. Mark's in the Bowery to Joseph Bagley McComb, who "is entitled to the approbation of his Friends, and receives the thanks of his Instructor for his good conduct and improvement at School the Quarter past." Across the top of the printed sheet is a 3-by-5 inch picture partly tinted in water colors. Shelves lined with books, a globe, and open scroll, give a highly academic tone to the reward of merit, on which the scholar's name is written in ink, though the instructor's name is omitted.

Joseph Bagley McComb was born 1797 in New York City. His grandfather, John McComb, was a surveyor in the city from about 1769 to 1811. By 1811 or '12, Joseph was attending Newark Academy, so the "reward" would seem to date from the first decade of the nineteenth century.

# *DIRECTOR'S DIARY*

ALEXANDER J. WALL, JR.

WHEN in 1931 the present building of the New Jersey Historical Society was erected from plans drawn by John H. and Wilson C. Ely, Newark citizens beheld a striking brick-and-white stone structure in the best style of Robert Adam with a distinctive eighteenth-century flavor. The exterior design was adapted from the facade of the Philadelphia Hospital, erected between the years 1794 and 1805, and the interior plans provided for adequate exhibition, reading room and storage areas for the forseeable future.

One of the many blessings incorporated within the building was a generous-size lecture hall. Truly it was a building designed to be used. In recent years, the functions for which it was designed have been increasingly realized. Exhibition areas are being visited more and more by the adult public and by school classes who gain a visual impression of the historical heritage of our state. The library has been made increasingly available to the genealogist and the history student. Our lecture hall is the scene of many worthwhile functions. Lectures, special functions and motion picture programs have all served to introduce many new visitors to our institution, and in March of this year a series of three programs on "The Tradition of the American Home" was received with such enthusiasm that it is planned to make these lectures an annual affair.

The series dealt with the construction, furnishing, decoration, and preservation of early American houses and brought together several hundred interested persons to hear discussions by nationally known authorities in the field. The programs were presented on the Thursday afternoons of March 8, 15, and 22. Those attending the first session heard Loring McMillen, director of the Staten Island Historical Society, speaking on "Restoring the Staten Island Heritage," and Joe K. Kindig III of York, Pennsylvania, whose topic was "Quality in Early American Home Furnishings." Barbara J. Snow, managing editor of *Antiques Magazine,* acted as moderator. The second program presented Frederick Rath, Jr., director of the National Trust, Washington, D.C., who discussed "Preserving American Traditional Houses," and John Kent Tilton, director of the Scalamandre Museum of Textiles, New York City, who spoke on "The Use of Textiles in the Homes of our Forefathers." The speakers were introduced by Mrs. Herman Place, a trustee of the National Trust. The final program offered Wayne Andrews, author of the current *Archi-*

*tects, Ambition and Americans,* whose topic was "The Architecture of Romantic America," and Nina Fletcher Little, consultant of the Abby Aldrich Rockefeller Folk Art Collection, Williamsburg, Virginia, who discussed "The Eighteenth Century Parlor as it Really Looked." Dr. Richard P. McCormick, president of the Society, served as moderator. The series, presented jointly by the Society and Rutgers University and sponsored by the Woman's Branch of the New Jersey Historical Society, was chairmaned by Mrs. Frederick Frelinghuysen, whose ingenuity and excellect judgement assured its success. Mr. Hamilton Stillwell, associate extension specialist of the Rutgers University Extension Division in Newark offered very real and extensive co-operation which aided immeasurably in an otherwise formidable undertaking.

Another program which drew favorable response was presented on Saturday, February 11th, when Mr. Van Dyk MacBride gave a talk on the history of valentines and exhibited one hundred selections from his collection. A philatelic hobbiest, Mr. MacBride has specialized in valentines actually sent through the mails, and all in his collection bear postal stamps or are accompanied by envelopes bearing cancellations. The exhibition, which included many philatelic gems as well as magnificent examples of Valentine art in pristine condition, remained on view through March 3rd.

The Society was honored to have as its guests, members from the Lake Hopatcong Historical Society and the Springfield Historical Society recently. Both the former, meeting here on February 25th, and the latter, meeting on March 24th, were given the use of the lecture hall for a business session, following which a tour and special displays were offered. The Daughters of 1812 and the New Jersey Chapter of the Huguenot Society also met here on January 24 and February 18th respectively.

Plans are practically complete for the sixth annual New Jersey Historical Conference, to be held this year on Saturday, May 19th, in Bridgeton with the co-sponsorship of the Cumberland County Historical Society. Headquarters for the meeting will be the Central Methodist Church on East Commerce Street at Bank Street. Speakers for the meetings and workshops will include Dr. John Munroe and Dr. David Tyler, both of the University of Delaware, John T. Cunningham, New Jersey author, Hon. Francis A. Stanger of Bridgeton, Arthur Pierce of Medford Lakes, Melvin Weig of Morristown National Historical Park, Miss Hazel Clark, of the Burlington Library, and Mrs. Martha Gandy Fales of Winterthur Museum, Wilmington. Luncheon will be served in the social hall of the church by the ladies auxiliary and, following the afternoon session, a tour will be made to Greenwich to visit the Wood Mansion, home of the Cumberland County Historical Society, where refreshments will be served on the lawn. Printed invitations and programs will be distributed

by mail between April 1st and 15th. It is confidently expected that this venture into New Jersey's "deep south" will be a most successful and enjoyable one.

The special Committee on Institutional Memberships, headed by Mr. Henry Puder, has completed its first phase, having increased membership in this category to forty-one. The response received by the committee from something under two hundred solicitations to industrial and business firms in New Jersey was above ten per cent, which is truly remarkable. Much appreciation is due not only to Mr. Puder and Frederick Groel, who acted as co-chairman, but also to Messrs. Carl Badenhausen, W. Paul Stillman, and Horace K. Corbin, who aided considerably in the work.

If you have visited our library recently, you may have noticed some unusual activity in our book stacks and in the re-arrangement of our collections in the reading room open shelves. The truth is that during the last six months, Mr. Shelley and Mr. Dutka, our library fellow, have re-arranged about ninety-nine per cent of the library's volumes, placing them all in a more simple numerical order and allowing room for future growth. A re-arrangement of the Society's manuscript collections has also been accomplished and over three thousand cards have been added to the manuscript index. Meanwhile, Miss Helen M. Sims, a member of the Society, has volunteered to mount and label biographical and historical clippings accumulated by the Society over many years and many hundreds have been saved from disintegration by her timely services. Mrs. Greene, librarian emeritus, has most generously been donating one or more days of her time each week to cataloguing and has been extremely helpful in processing almost two hundred volumes. Hence, in another year or two, it is very reasonable to hope that the basic reorganization of the library will have been completed.

We are fortunate in having been the recipients of a number of important and useful gifts during the past several months. The Frelinghuysen Foundation donated a fund of five hundred dollars to the Society for special purposes and, by action of the Executive Committee, the money was set aside for use in book-binding and construction of racks and shelving for several hundred framed items now reposing on the floor of our storeroom. The Woman's Branch presented the Society with a two-inch-by-two-inch kodachrome slide projector and a special nine-inch lens for projecting the image over a distance of fifty feet. The projector has been extremely useful during the March lecture series. From Miss Miriam V. Studley, principal librarian of the Newark Public Library's New Jersey Collection, we received a fine manuscript letter from Josiah Hornblower to Governor Livingston, dated Second River, January 16, 1782, concerning the raising of troops and illicit trade with the enemy. She has also presented a photographic enlarging lens, originally found in the eaves of the rectory of the House of Prayer, in

Newark, which at one time was the home of the Rev. Hannibal Goodwin, inventor of the celluloid film. The New Jersey State Chapter, National Society of Daughters of Founders and Patriots of America, have made a gift to the Society of a microfilm copy of the 1840 New Jersey census, which now completes our run through 1870. And from Mr. Whitney McDermut, Cliffside Park, New Jersey, we were the recipients of a microfilm of approximately 550 exposures of the papers of William Paterson in the Library of Congress. Last, but not least, is the gift of a huge pulley and short length of cable and track from the Morris Canal bed north of Baldwin Street, Bloomfield, from Mr. Richard W. Booth of Nutley. These give some visual dimension to a portion of our transportation history which has now completely disappeared. All of these gifts are greatly appreciated and they make valued additions as research, exhibition, or utilitarian aids.

## *THE POTTER'S ART IN NEW JERSEY*

*The following notes concerning an exhibition of New Jersey interest are provided by Patricia de Hahn, technical assistant, State Museum.*

The New Jersey State Museum, Trenton, is presenting "The Potter's Art in New Jersey," the fourth in a continuing series of special research exhibitions on the early arts and crafts of New Jersey, which will continue through June 10th. The exhibition, covering a period of time from about 1680 to 1917, is wide in scope, not only highlighting the achievement of the many individual craftsman-potters and manufactories, but also the timeless methods which produce the potter's art.

The beginning of pottery history nearly coincides with that of man, who from most ancient times found the need for pottery in his daily living and simple methods for producing it. In the exhibit are samples of ancient pottery from Egypt (*c.* 3200 B.C.), Mesopotamia (*c.* 3900 B.C.), Etruria (7th century B.C.), Greece (5th century B.C.), Rome (1st century A.D.), China (206 B.C.-1795 A.D.), Persia (16th century A.D.) and New Jersey Indian pottery including a carved steatite bowl of the Late Archaic period (1000 B.C.-100 A.D.) and clay pots of the Early Woodland (100-350 A.D.). These are shown from the collections of the Philadelphia Museum of Art; the University Museum, University of Pennsylvania; and the New Jersey State Museum.

The early American colonists brought potters with them or soon imported them. These potters made a variety of utilitarian wares in red earthenware and stoneware. Only a few of the early redware pieces were marked and many must now be identified through painstaking research through old newspaper advertisements and legal documents and site excavations to establish decorative motifs, construction details and glazes. In the exhibition is a record of an agreement, dated

August 8, 1688, which tells of the establishment by Daniel Coxe, of London and governor of West New Jersey, of a pottery in Burlington. Shown with this document is a fragment, lent by the Newark Museum, of a stove tile, made of redware and covered with a tin-enamel glaze, which has been attributed to Dr. Coxe's pottery. The State Museum is fortunate in showing several of the rare marked pieces: a beautiful sgrafitto plate inscribed with the maker's name, Phillip Durell, a potter of Elizabeth, and dated 1793; a slip-decorated plate marked "J. McCully, Trenton," made after 1783; a small bird figurine marked with the name of William Smith, a potter of Bridgeton, and dated 1858; and a small jar stamped "Jugtown Ware," lent by the Princeton Public Library for exhibition for the first time.

More is known about the makers of stoneware jugs, jars, mugs, plates, and other pieces since the makers more often marked their ware with a name or a distinctive design. Portions of a large jar belonging to the late Robert Sim, found at the site of the pottery of James Morgan, Sr., at Cheesequake (South Amboy), for many years has borne the inscription "Danniel Holmes / September 23 1775 / [—]boy." Fragments found during the last ten years have added "James [—]rgan," a tribute to Mr. Sim's perseverance and a real contribution to the growing accumulation of authentic information about colonial potters. Much of the knowledge of early potters was furnished by notes dictated by Mr. Sim shortly before his death and his collection comprises a large portion of the stoneware section of the exhibition. Included are wares by Warne and Letts of Cheesequake, Xerxes Price of Roundabout (Sayreville), Eaton and Stout of Washington (East Brunswick), Noah Furman of Cheesequake, and Nicholas Van Wickle of Herbertsville.

An early nineteenth-century pottery shop, reproduced in the Museum, contains a potter's treadle flywheel, reconstructed from old parts, and a large soapstone quern which was used for grinding and mixing glazes, lent by the Pennsylvania Farm Museum of Landis Valley. Also in the shop is a rather complete collection of potters' tools and equipment, formerly used at the Wingender Pottery in Haddonfield and recently presented to the State Museum by Miss Frances Wingender. Demonstrations of pottery making are given in the potter's shop every Thursday from 10:30 A.M. to 12:00 noon and 1:00 to 3:30 P.M. by John Gardner, faculty member at Trenton Junior College, and every Sunday afternoon from 3 to 5 P.M. by Louis Mendez, assistant designer at Lenox Inc., Trenton.

Other sections of the exhibition bring the pottery story up to date. In the mid-nineteenth century at the pottery of D. & J. Henderson in Jersey City, molded wares were mass-produced in great quantities —these included pitchers with hunting scenes in relief, hound handles and rockingham or mottled glazes, inkwells and toby jugs. Similar wares were also produced by the Swan Hill Pottery at South Amboy;

Congress Pottery operated by A. Cadmus at South Amboy; and the Salamander Works at Woodbridge. Representative pieces of these are shown, many lent by the Brooklyn Museum, John M. Connor of Plainfield, and John Paul Remensnyder of Ossining, New York.

The second special exhibition gallery in which the pottery is shown contains a glittering collection of belleek porcelain, fine china, and special commemorative pieces prepared for the Centennial Exhibition held at Philadelphia's Fairmount Park in 1876. Center of attraction in this display is the famous parian ware Baseball Vase, modelled in 1876 by Isaac Broome for Ott & Brewer in Trenton. This was one of a series of sculptural pieces produced in parian by Ott and Brewer, modelled by Isaac Broome, which enjoyed great popularity. The exhibition culminates with a display of pieces of the china which was made by Lenox, Inc., in 1917 upon order of President Woodrow Wilson for use in the White House.

Among the private collectors who made pottery and china available for exhibition were: James S. Brown, Eatontown; Mrs. E. T. Comly, Morrisville, Pa.; John Doty, Campgaw; Mr. and Mrs. Louis S. Kaplan, Trenton; Mrs. Helen Seigle Laubach, Hughesville; Mr. George S. McKearin, Hoosick Falls, New York; Miss Edna M. Netter, Freehold. Contributing historical societies were: Monmouth County Historical Association, New Jersey Historical Society, and Salem County Historical Society.

The State Museum, which is located in the State House Annex, adjacent to the state capitol on West State Street, Trenton, is open daily from 9 A.M. to 5 P.M.; Sundays and holidays from 2 to 5 P.M.

## *ELSEWHERE IN THE STATE*

An exhibition in the Princeton University Library commemorating the Centennial of the birth of Woodrow Wilson was opened there on February 18 to run through April 15. The library's Wilson collection is second in importance only to that in the Library of Congress, where Wilson's own personal and official papers are preserved. The Princeton collection includes autograph manuscripts and corrected typescripts of many of Wilson's articles and addresses, more than eight hundred letters by him, shorthand notebooks of his speeches as President of the United States, and all his writings in published form. Drawing upon these resources, the exhibition traces Wilson's life from his birth in Staunton, Virginia, December 28, 1856, through his boyhood in Georgia, his adolescence in South Carolina and North Carolina, to his student years at Princeton, from which he was graduated in 1879. Then follow his law studies at the University of Virginia, his short practice of law in Atlanta, graduate study at Johns Hopkins, and teaching at Bryn Mawr and Wesleyan. Returning to Princeton, where Wilson held a professorship of jurisprudence and political econ-

omy beginning in 1890, and the presidency of the University from 1902 to 1910, the exhibition, after describing these twenty years on the Princeton faculty, then outlines Wilson's political career, beginning with his governorship of New Jersey from 1911 to 1913, through his two terms as President of the United States, his role as a world statesman, to the last years of retirement and his death on February 3, 1924. A catalogue of the exhibition will be published in the Spring issue of the *Princeton University Library Chronicle.*

Steps got under way early this year for rehabilitating Morven, the historic Princeton home designated for use as the Governor's residence. The house was constructed in about 1701 and of course has had several additions since then. Major items such as new utilities and new bathrooms are being installed as part of the rehabilitation program. Cement will be laid for portions of the basement having only a dirt floor, and certain fireplaces will be rebuilt in harmony with the architecture of the interior. The arrangement of changes in stairways also is being made. Base bids received for the work ranged from a low figure of $150,485.00 to a high of $224,894.00.

Mrs. Olga G. Atkins, supervisor of historic sites for the Department of Conservation and Economic Development, is preparing an inventory of original pieces that might be available for use in the Governor's residence. Following a recent meeting of the Governor's Committee on Morven, Mrs. A. Harry Moore, chairman of the committee, discussed some plans for the building. "The Committee hopes rooms on the first floor of Morven can be furnished in a manner characteristic of the earlier period, when the house was occupied by the Stockton family and was the scene of frequent gatherings of men prominent in the development of both the State and nation."

While Mrs. Moore said the committee has made no public solicitation for gifts of furniture, she added, "We recognize that some persons interested in the preservation of Morven may desire to contribute appropriate pieces that would enhance the historic value and meaning of the house. We consider this entirely proper and are certain that the gifts will be gratefully received by the State.

"Morven is one of the oldest buildings in America and therefore one of our leading shrines. It is an official establishment and thus the property of the public. The Committee believes that the policy for accepting pieces of furniture that will help restore the original character and atmosphere of the house should be the same which prevails in the case of any other State-Owned property with notable historical associations."

Mrs. Atkins also announces the receipt of a 150-year-old grandfather clock at Boxwood Hall, 1073 East Jersey Street, Elizabeth. Mr. Donald H. McLean, president of the Boxwood Hall Memorial Association, received the clock from Mrs. Mina deHart Middleton of Kennebunk-Port, Maine. Although

Boxwood Hall was in the De Hart family 1835-77, Mrs. Middleton believes that the clock was never in Boxwood Hall, but she remembers it at her grandmother's home at 1081 East Jersey Street.

Poland's contribution to American independence was commemorated at the annual Washington's Birthday exercises on Sunday, February 19 at the Boudinot mansion. Many people saw the all-Polish program that was highlighted with girls in native costumes, with the uniforms of the Polish Army and those of the Drum and Bugle Corps of Polish Falcons.

At the Essex House in Newark, three days later, members of the state societies of the S.A.R., D.A.R., and the C.A.R. honored Washington with a luncheon which included the awarding of citations to Brigadier General (Ret.) Bonner Fellers and Professor Ormond J. Drake. Ross K. Cook, president of the New Jersey Society, presided and the citations were presented by Major Harvey B. Nelson, Jr., and Gardner Osborn. The program, presented by members of New York University, was dedicated to the writings and works of Benjamin Franklin. It was under the chairmanship of Dr. George J. Deyo, second vice-president of the New Jersey Society.

At the Newark Museum an exhibition of women's headgear during the past two hundred years opened on March 8 and shows the whole gamut of fashions from the mid-eighteenth century to the new spring styles of 1956. Of particular local interest are a bonnet belonging to Mrs. Henemiah Crane, whose husband was one of the original volunteers in the Newark Fire Department, organized in 1799, and a wedding-traveling dress that belonged to Electa Annie Ball. Two fine paintings, one a portrait of Mrs. Sprigg by John Hesselius (b. 1728), and a still life, "Fruit," by James Peale (1749-1831), were recent accessions. A series of three workshops, designed to aid in the recognition of different types of glass was presented by Miss Margaret E. White, curator of decorative arts, and Helen McKearin, authority on glass. The sessions were held on the Thursdays of March 1, 15, and 22 and it is greatly to be regretted that the lecture sessions at the New Jersey Historical Society inadvertantly coincided on two of these days.

The Chatham Historical Society has once again offered an eight-week course in the spring term of the Chatham-Madison-Florham Park Adult School on various aspects of local history. The course began February 8 and ran through March 31 and touched upon such subjects as the geological, social, architectural, political, and musical heritage of the area. Also included were a session on folklore and a local historical tour. The speakers included Charles A. Philhower, Mrs. A. B. Churchill, Dr. and Mrs. Alvin Aster, Edward Mills, John T. Cunningham, Mr. and Mrs. George Richard Brown, and Mrs. R. M. C. Greenidge. Lester McDowell is president of the local society.

Raymond Dey of Caldwell, New

Jersey, has been appointed curator of the Dey Mansion at Preakness, where General George Washington made his headquarters for three months in the year of 1780. This excellent example of an early New Jersey Dutch manor house was built in about the year of 1740 by Dirck Dey, the father of Colonel Theunis Dey, who was host to General Washington, his staff, and other notables. It is open to the public as an historic museum. At present, Mr. Dey is busy arousing people's interest in visiting the Mansion. Fifteen hundred people attended the Washington's birthday celebration. The largest attendance heretofore was nine hundred. Young ladies in costumes of the period acted as guides. The mansion is maintained by the Passaic County Park Commission.

The Long Branch Historical Museum has also appointed a full time staff member. He is W. Earl Hopper, its director. His appointment was announced by Mr. Edgar Dinkelspiel, president of the museum, who also indicates that considerable landscaping has been accomplished by the Ladies Garden Club of Long Branch and that maintenance is being cared for by the city.

The Paramus Historical and Preservation Society, now securely located in its own building, has been having an active winter with several member programs and exhibitions, one a showing of Brady Civil War photographs by his great-great niece, Mrs. Witherhead of Ho-Ho-Kus. The Society has announced with regret the resignation of Mr. Floyd Tremper, president, because of ill health. Mr. John R. Hill was appointed in Mr. Tremper's place.

Mr. Albert J. Davis was elected to serve another term as president of the Somerset County Historical Society. This Society has begun marking points of historical interest in the county, under the direction of Mr. J. Fred Miller of Bridgewater Township and Adamsville. The first point to be marked will be "The Smithy's Well." One of the next will be the Washington redoubt in Washington Valley, which will be excavated and restored with the help of the Spring Run Community. Another will be the so-called slaves' cemetery in Adamsville.

Eventually these, with others, will make up a documented tour route. In late February, the Society published in the Somerset *Messenger-Gazette* "The Peach-Tree Valley Line," a colloquial history of the defunct Rockaway Valley Railroad. This will shortly be republished as an illustrated pamphlet.

The Board of Chosen Freeholders of Somerset County has made an office available in the County Court House for the work of the Society. Over the last three years, the membership has risen from forty to two-hundred.

The historic 1847 lens assembly of Barnegat Lighthouse, second oldest lighthouse in the state and operating between 1858 and 1934, will shortly be returned from the Rosenwald Museum of Science and Industry in Chicago and installed in the lighthouse. Through the efforts of members of the Ocean County His-

torical Society and Representative James C. Auchincloss, the U.S. Coast Guard has recalled the lens from the Chicago institution where it had been on loan and the state of New Jersey has agreed to accept it. This is all part of a plan to celebrate the one hundredth anniversary of the lighthouse during 1957-58.

The Bergen-Paulus Hook Chapter of the Daughters of the American Revolution celebrated its fiftieth anniversary on March 9 in Jersey City by giving citations to the Hon. David A. Nimmo, county judge of Hudson and member of the Legislative Commission on Juvenile Delinquency, and to the *Jersey Journal* and the *Observer,* Jersey City's two newspapers. A fifty-year service pin was also awarded to the one remaining charter member, Mrs. Charles P. Eaton.

The Burlington County Historical Society held its annual open-house meeting and loan exhibit at the James Fenimore Cooper house in Burlington on January 21. A special exhibit was arranged by the Society of articles associated with Benjamin Franklin and Isaac Collins, "the King's Printer." These included a small glass-paned door from the printing shop in Burlington where Franklin worked for three months in 1728, printing paper money for the colony; some of the money so printed, Franklin having designed the copperplate as well as doing the printing; and the original scrolled iron latch from the door of the shop. Later, Isaac Collins occupied this same shop, and a book, *The History of the Rise, Increase and Progress of the Christian People Called Quakers,* by William Sewel, printed and sold by Isaac Collins, Burlington, 1774, was also on display. After the exhibit, tea was served by hostesses in costume.

A number of local societies have had elections and have installed their officers for the coming year. At Springfield, the Historical Society elected Mr. Charles F. Heard president at a meeting in January. Mrs. Leonard G. Rundstrom was elected president of the Ocean County Historical Society at its annual dinner meeting in Atlantic City during December; and at Princeton, the Historical Society re-elected Bruce H. French president at its annual meeting in February. The Executive Board of the East Orange Historical Society appointed Miss Jessie W. Boutillier president following the death of the Hon. Charles H. Martens, former mayor of East Orange, founder of the Society and an active and interested leader.

Another badly-needed historical plaque is to be erected, this one by the City Council of Gloucester City for installation on Crescent Boulevard just north of Little Timber Creek. The plaque will mark the site of the Battle of Gloucester, November 25, 1777, which won for the Marquis de Lafayette his spurs. The Historical Society of Gloucester City was prime mover for this action and a fitting ceremony is being planned for the setting of the marker.

Tentative plans are calling for a 275th-anniversary celebration of Bordentown in late September and

early October of 1957. A 275th-anniversary-celebration committee was formally organized recently with James D. Magee as chairman. Former Mayor Orson H. Brown, under whose guidance the very successful 250th-anniversary celebration was held in 1932, was named honorary chairman. Among the events planned are an historical exhibit, an open house and tour of the historic spots in the Bordentown area and an historical pageant.

The Institute of Historical Research of the University of London is very eager to obtain as a gift copies of the *Proceedings* of the New Jersey Historical Society for some of the earlier years. Specifically, the Institute lacks volumes 1-10 of the first series, 1-13 of the second series, and 1-2 of the third series; or in other words, everything up to 1899. The Society is supplying without charge current issues as they are published, believing that publications of the Society and concerning New Jersey should be available internationally. Since the Institute is one of the most prominent historical research centers in the British Isles, a complete set of the Society's publication would be of considerable value to it. If any one of our readers has a set of these early *Proceedings* which he would be willing to donate, a letter may be addressed to Mr. Taylor Milne, Secretary and Librarian, Institute of Historical Research, University of London, Senate House, London, W.C. 1.

## *WORKS IN PROGRESS*

Charles J. Boyle, 212 North Lake Street, Madison, Wisconsin, is engaged on a doctoral dissertation at the University of Wisconsin, concerning Bronson Howard, American dramatist (1842-1908) who died in Avon, New Jersey. He is eager to locate any material which would be helpful toward constructing a biography.

# *NEW JERSEY IN PRINT*

MIRIAM V. STUDLEY

THE growing interest in local history on the part of business and industry now evident in New Jersey and elsewhere brings an increasing emphasis on visual materials that can be used for exhibitions, advertising, or anniversary publications. Pictures, either photographs, prints, or illustrations in books, are certainly the province of a column on "New Jersey in Print." However, except for an occasional index reference to the *Old Print Shop Portfolio,* this department has neglected graphic art materials.

The importance of pictures and prints in American local history is recognized by the Research Department of Colonial Williamsburg in Virginia which has recently initiated "a project of picture collecting which aims at being a comprehensive file of graphic art material depicting the history and life of seventeenth and eighteenth century America and its heritage."

The article describing this project in the February 1956 *History News* (American Association for State and Local History) presents a clear statement of the values and uses of contemporary portraits, prints, drawings and so forth, as contrasted with modern illustrations, film strips, slides, etc. The picture collection at Williamsburg already numbers three thousand items, and is in use as a source of information to all interested persons, as well as a working tool for the Williamsburg staff.

Probably not many people are aware of a considerable body of visual material on New Jersey that is available locally. During the great depression, the New Jersey Work Projects Administration made a card index of the illustrations in the books in the New Jersey Collection of the Newark Public Library, as well as a small collection of loose photographs, post cards, and pictures clipped from papers and magazines. Fine prints of New Jersey subjects in the Library's Art Department were also indexed. The index has been kept up ever since by the staff of the Library's New Jersey Division. At the same time the Work Projects Administration indexed a collection of separate pictures in the library of the New Jersey Historical Society, which also has cards on file duplicating the indexing of pictures in books done at the Newark Library. When Harry F. Potter, Newark photographer, retired, the Newark Library purchased glossy prints of 130 of his oldest negatives. The Public Library is currently acquiring prints from a very large collection of negatives made by William F. Cone, Newark's pioneer commercial photographer: Nathaniel Ewan and

John Cunningham recently gave the Library a large collection of photographs of early New Jersey industry.

Other public and historical libraries in New Jersey have local picture collections which deserve wider recognition. The Trenton Public Library has an indexed collection of photographs, negatives, and lantern slides of Trenton and vicinity. The Hoboken Public Library has an index of Hoboken views in periodicals, clippings, and old photographs. The Montclair Library has a growing collection of local pictures and is compiling a series of illustrated volumes on Montclair, "The Decades," started by Gladys Segar, and now continued by Mrs. Robert Arny.

An indexed collection of South Orange pictures is in the South Orange Library, and the Pease Memorial Library in Ridgewood has a local picture collection. Noteworthy among private collections of pictures in the state is Thomas Taber's material on the history of the Morris and Essex Railroad. Rutgers University Library has many pictures in its Jerseyana collections. It owns the entire negative collection of the late William Broadwell (1877-1947), Newark commercial photographer.

Information above, obviously incomplete, is taken from two surveys made over ten years ago by Junior Members of the New Jersey Library Association. The editor of this column will be very grateful to our readers who send to Fred Shelley, librarian of the New Jersey Historical Society, information about New Jersey picture collections in other libraries or in private hands.

## *REVIEWS*

George Adams Boyd and Dean Freiday, whose reviews are presented below, are well known to our readers as former contributors to the PROCEEDINGS. Mr. Boyd is the author of *Elias Boudinot, Patriot and Statesman*. His review of *A House Called Morven* appeared in the October 1954 PROCEEDINGS. Mr. Freiday wrote "Tinton Manor, the Iron Works," for the October 1952 PROCEEDINGS. D. Irvine White of Montclair who reviews Henry Bisbee's *Place Names in Burlington County*, is a reporter on the Newark *News*, and author of a 1953 newspaper series, "What's in a Name?"

*Elias Boudinot's Journey to Boston in 1809*. EDITED BY MILTON HALSEY THOMAS. (Princeton, N.J.: Princeton University Library, 1955. 97 pages.)

EVERY biographer has had the experience of happening upon a mass of extremely quotable source material, only to have his editor ruthlessly cut him down. More and more of such material, dealing with the Civil War and earlier epochs, is being carefully edited and published for its own sake, instead of being allowed to repose in manuscript form, available only to researchers. The Friends of the Princeton Library have performed

a service in sponsoring the publication by the Princeton University Library of Elias Boudinot's diary of his journey from Burlington, N.J., to Boston and beyond.

The reader of this handsome volume, designed by the always dependable P. J. Conkwright, recaptures "the feel of the land." Instead of hurtling at sixty miles an hour over superhighways, flashing across scarcely noticeable and, to him, nameless streams, and being barely conscious of rising elevations, he must settle his mind to an average day's journey of from thirty to forty-five miles. In the year 1809, the traveler could enjoy a view while the horses rested after an arduous climb. He could ask the driver to stop on an old wooden bridge. Perchance, as in Boudinot's case, contrary winds and tides might cause the Jersey City ferry to consume almost four hours in reaching New York. Even so, Boudinot reminds us that great progress had been made since colonial times. He mentions frequently the smoothness of the turnpikes where, "upwards of 40 years ago," had been "a very bad, stoney road." Taverns were now for the most part clean and "as comfortable as one could wish."

Present-day inhabitants of New England cities, towns and villages are certain to be interested in Boudinot's detailed descriptions. Initial difficulties in procuring a lodging in New Haven did not prevent enjoyment of a three day visit, during the course of which Yale College and Eli Whitney's gun factory, the latter embodying the foundation principles of mass-production, were thoroughly inspected. In 1809, New Haven had a population of some six thousand persons. In Providence, the little party consisting of Boudinot, his daughter Susan and her friend, Miss Mary Binney, stayed at the home of Thomas Poynton Ives, whose brick Georgian house on Power Street still delights the eye. Boudinot spent seven weeks in Boston, part of the time sick in bed. He viewed the State House as originally designed by Charles Bulfinch, Harvard College, and the battleground of Bunker Hill.

Scarcely less interesting are the descriptions of the smaller communities—such as Stamford, Norwalk, Fairfield, Bridgeport, Stratford, Hartford, Lebanon and Norwich in Connecticut; Dedham, Watertown, Lynn, Salem, Marblehead, Newburyport, Exeter, Haverhill and Andover in Massachusetts. Most of these towns in the Bay State were traversed on a round trip from Boston to Portsmouth, New Hampshire.

Perhaps the main object of Boudinot's journey was to see again his erstwhile colleagues in the Continental Congress and in the first three Congresses of the United States. John Adams entertained him at the homestead in Quincy, as did John Langdon in Portsmouth. Calls were made upon Jonathan Trumbull, Stephen Higginson, Jonathan Jackson, Samuel Otis and Timothy Pickering. Other old friends had ministered to congregations in Newark and Elizabeth, New Jersey, or, like William Samuel Johnson, had presided over colleges.

The careers of these men are summarized briefly but comprehensively in Milton Halsey Thomas' admirable footnotes. However, the notes are most fascinating when dealing with the business men, lawyers, and divines of the younger generation then conducting the nation's affairs, and with the eccentrics, who appeared to be quite numerous. Truly, this was the day of individualism. The reader wishes that the book were longer, if only because Mr. Thomas' notes gain in sprightliness as he proceeds. Nor does he confine his commentary to persons. We learn the history of bridges, of churches and public buildings, and of institutions of learning. In addition, Mr. Thomas' preface sets the stage for what the casual reader needs to know of Boudinot's background. Five excellent illustrations further enliven the volume.

The reviewer has one regret. The diary does not give a rounded picture of Elias Boudinot himself. The old man's piety, his courtesy and the careful observation of a mind trained in the law are evident throughout. The humor and the passion which breathe through the letters to his wife, who had died less than a year before, are here missing. It is to be hoped that the Friends of the Princeton Library will follow up their present achievement by publishing, at the very least, Boudinot's letters of the Revolutionary period. These are fascinating, not only for their disclosure of a warm human personality, but also for their portrayal of important historical events.

Meanwhile, let us be satisfied with what we have—a delightful page from the American past.—George Adams Boyd.

*Charcoal-Burning in New Jersey from Early Times to the Present.* By Robert J. Sim and Harry B. Weiss. (Trenton, N.J.: New Jersey Agricultural Society, 1955. 62 pages, illustrated.)

The making of charcoal was probably introduced into New Jersey when the Tinton Iron Works were established in 1674. Although the materials were simple, the process was complex. Commonly, wood was stacked in a dome-shaped mound about a center pole in such a way that uniform air spaces prevailed.

This mound was covered first with "floats" (or cut sods), and then with sand. The wood was ignited by the dropping of kindling into the center after the pole was removed. As soon as firing had been established, the center hole was plugged, and a series of evenly-spaced vent holes was punched into the mound. The smoke that issued from these was carefully watched, and when it turned from white to blue—indicating burning rather than glowing—the vent hole in that area was plugged or shielded from the wind.

The rakes, shovels, turf forks, baskets, notched-log ladders, and even the portable sod-topped "float cabins" from which the pits were watched, are all illustrated and explained.

The authors have done a careful job of reconstruction. They have set New Jersey practice in charcoal-

burning in its geographic and chronological framework with admirable restraint, avoiding unjustified comparisons and conclusions. Practice in Pennsylvania, and New York, as well as England, is outlined without any attempt to imply transfers or derivations of details.

Although most sources of information are indicated in the text, footnotes would have increased the usefulness of this work. A minor defect is the continuation of the questionable closing date 1746 for Tinton Iron Works, since most evidence favors 1683.

It is good to see this fine study on charcoal-burning in New Jersey appear while a few still practice the craft and informants are alive to fill in the details. Let us hope that there will be many other studies of the crafts and folk practices of New Jersey. Our state is particularly rich in them, although they are not as obvious and spectacular as Pennsylvania German or Appalachian ways.—Dean Freiday.

To Mr. Freiday's review we add a personal note in tribute to Robert Sim, whose death on November 26, 1955, has saddened all who knew him. An entomologist, photographer, and scientific illustrator, employed for twenty-five years in the New Jersey Department of Agriculture, Mr. Sim was best known as a leading authority on early New Jersey pottery. With characteristic modesty and unfailing generosity he contributed to major pottery exhibits in the state's leading museums. His collecting and photography of New Jersey farm tools and rural home implements bore fruit in the pamphlets published by the New Jersey Department of Agriculture and the New Jersey Agricultural Society, *Some Old Farms and Farm Houses, Some Vanishing Phases of Rural Life in New Jersey,* and *Pages from the Past of Rural New Jersey.* Mr. Sim's memory is kept green for us by his writings, which preserve something of his gentle humor and his job in learning about New Jersey's homespun past. A more extended notice about Mr. Sim by Dr. Harry B. Weiss will appear later this year in the *Journal* of the New York Entomological Society.—M.V.S.

*Place Names in Burlington County, New Jersey.* By Henry H. Bisbee. (Riverside, N.J.: Burlington County Publishing Co., 1955. 150 pages.)

Burlington County is rich in interesting place names and Dr. Bisbee has hit them all, from the city of Burlington to the tiniest crossroads hamlet.

Though scarcely more than one hundred pages in length, this little book gives evidence of long and painstaking research. A bibliography at the end lists more than fifty sources of information and offers some indication of the work which went into the volume.

One thing which sets Dr. Bisbee's book apart from some other studies of New Jersey place names is his unwavering adherence to fact. Where he has been able to find an authentic record of a name's origin, he gives it. But where he has not, he refuses to be lured off the trail

by the amusing but fictitious stories which have grown up about such places as Ongs Hat, Comical Corner, and Petticoat Bridge.

Thus Dr. Bisbee's book is an excellent starting point for students of Burlington County nomenclature. He has created clarity from confusion and has produced a work which will provide many a guide post for future historians.—D. Irvine White.

*Famous Signers of the Declaration.* By Dorothy Horton McGee. (New York: Dodd, Mead & Co., 1955. 308 pages.)

The biographies of the five New Jersey signers are included in this volume, one of the publisher's series of Famous Biographies for Young People. Anyone who is seeking a readable, human-interest account of the immediate circumstances of the decision to declare this country's independence of Great Britain will welcome Mrs. McGee's work. An occasional error (William Wadsworth Longfellow) or bit of unfounded folklore (the Betsy Ross legend) should not detract from the book's vitality and fundamental usefulness. The struggle between moderates and extremists in the Continental Congress is simply presented, and the part of the New Jersey delegates is emphasized. Although credit is given to sources quoted, a bibliography for further reading would have been appropriate.—M.V.S.

*The Story of Hackettstown, New Jersey, 1754-1955.* By J. Harold Nunn. (Hackettstown: Hackettstown National Bank, 1955. xv, 199 pages.)

Add equal parts of enthusiasm, devotion, and knowledge, mix well, pour into a big, handsome volume, and sprinkle generously with illustrations. The result? Mr. Nunn's *Story of Hackettstown.* In it is just about everything one could wish to know concerning this Warren County town: its history, accounts of its military heroes, of its churches (and lists of burials), of its schools, businesses, banks, the origins of its street names, descriptions of its entertainments, lists of early settlers, lists of public officials, the story of its successful entry in the Miss America contest, and much more. It even has an index.

In a brief notice such as this, the reader is best advised to pick up the volume soon and see for himself what can be done with the history of a locality. And if the officials of other public-spirited business firms are seeking attractive institutional advertising, let them consider this volume and the sponsorship of the Hackettstown National Bank. We need more efforts like Mr. Nunn's in other New Jersey communities.—Fred Shelley.

*The Prose of Philip Freneau.* Selected and Edited by Philip M. Marsh. (New Brunswick: The Scarecrow Press, 1955. xii, 596 pages.)

Everybody knows about Freneau—but not very much. He was from New Jersey, he was a poet and he wrote essays, he supported Jefferson in the early political wars, and . . . well, don't press us for details. Al-

though a satisfactory biography is available, the trouble in part is that until now there was no place to turn where one could read what Freneau wrote. His collected poems last appeared as long ago as 1929, and his prose was scattered in periodicals across the land.

Dr. Marsh has spent more than twenty years studying the prose of Freneau. In the course of his research he has published several substantial articles in this journal. He has brought together in the volume here noticed (a critical review is not pretended) Freneau's prose writings that begin in 1779 and end a few years before his death in 1832 and a selection of his letters. This is a substantial work of reference, but it is also a book that can be pulled from the shelf and enjoyed.

A word must be said about the publishers of this volume. There are two fine university presses in New Jersey and splendid commercial presses nearby. Yet all of us must welcome the new publishing house in New Brunswick which is bringing volumes that almost certainly would not otherwise appear. It is a refreshing effort, and we hope it is the success it deserves to be.—Fred Shelley.

*The Brownson Reader.* Edited by Alvan S. Ryan. (New York: P.J. Kennedy & Sons, 1955. xii, 370 pages.)

Orestes A. Brownson (1803-1876) traveled far in his lifetime—from Stockbridge, Vermont, his birthplace, to New York State, to New Hampshire, to New York City, to Massachusetts, to Elizabeth, New Jersey, and finally to Detroit. His restless travels of the spirit were far more important to him than the place he happened to live at any given moment. We must not imagine that his residence in our state influenced him greatly, though the fact is of interest to us. Brownson was by turns Presbyterian, Universalist, Socialist, Unitarian, transcendentalist, and Roman Catholic. Withal he was a journalist whose essays commanded attention before and after his conversion. Mr. Ryan, of the University of Notre Dame faculty, has made available twenty-six essays or parts of larger works, together with a lengthy introduction and additional notes on each selection.—Fred Shelley.

*The Wonderful World of New Jersey: Our Natural Resources.* By Victor L. Crowell. (New Brunswick, N.J.: Rutgers University Press, 1955. 242 pages.)

While this is a textbook so simply written that it may be used in the upper elementary grades, it should find a place in anyone's library of Jerseyana. There is a dearth of material on conservation in New Jersey, and this book presents the basic facts, in interesting, concise fashion with a good index. Subjects treated are soil, water, forests, wildlife, minerals, air pollution, and New Jersey government agencies in these fields.—M.V.S.

"Annotated Bibliography and Index of Atlases and Maps of New Jersey, 1800 to 1949." By Agnes B. Grametbaur (unpublished

manuscript) (Washington, D.C.: Author, 1953. 1540 pages. 3 volumes.)

THIS valuable research tool is unfortunately available only in typed form at present. The author has deposited copies for reference use in the Rutgers University Library and the Newark Public Library's New Jersey Division.

The work on the bibliography and index was begun while Miss Grametbaur was an administrative assistant of the Department of Geology at Rutgers University, under a grant from the Research Council of the University. She is also the author of the *Bibliography and Index of the Geology of New Jersey,* published as *Bulletin 59* of the Geologic Series of the New Jersey Department of Conservation (1946). Miss Grametbaur is now an editorial assistant in the United States Geological Survey in Washington, D.C.

The bibliography of maps is made up of 2513 numbered items, of which 147 are atlases. Maps and atlases personally examined by the compiler are fully but briefly described, their location indicated by symbols representing sixteen different Eastern libraries and government offices. Miss Grametbaur also had access to the collection of fire insurance atlases at the American Insurance Company in Newark. From nine of the major map publishers Miss Grametbaur received road and outline maps and information on out-of-print publications. Omitted are post-route maps, coast and harbor charts and aerial and mosaic photographs, but sources for ordering all these are given in the introduction. In addition to the listing of atlases and individual maps, over four hundred pages are devoted to maps accompanying United States and New Jersey documents. New Jersey maps appearing in general atlases are listed in the second volume devoted to "miscellaneous maps," chiefly those of commercial publishers.

The index of areas and subjects brings out the wide range of the material covered and its possible usefulness to a great variety of persons from the title-searcher to the street railway fan. Place names are very thoroughly indexed. There is a separate index of atlases, 1872 to 1949.

A few examples of subjects included are "glass works location, school districts, Japanese beetle areas, Passaic river floods, airport location, Appalachian trail, Jersey City aldermanic districts, riparian lands, Indian habitations, driving and bicycle roads, trolley lines, fishing party boats, wild-life habitats, military camps, salt-water intrusion, oyster grounds, dinosaurs, game sanctuaries, industrial locations, steam and horse car railroads, property owners." An unusual feature is a sixty-page index of cartographers, engineers, engravers, printers, publishers and surveyors. Libraries, scholars and scientists in New Jersey owe Miss Grametbaur a sincere vote of thanks for her monumental task, expertly performed. It is, however, very much to be hoped that some means of publication can be found for this valuable tool.—M.V.S.

*Southern New Jersey Mass Transportation Survey.* By Parsons, Brinkerhoff, Hall and Macdonald, Engineers. (Camden, N.J.: Delaware River Port Authority, 1956. 67 pages.)

A survey to determine the economic feasibility of an integrated mass transportation system for Southern New Jersey is presented in this copiously illustrated oversize volume. It is in effect a vast regional survey of eight New Jersey counties and parts of two others, with the emphasis on traffic patterns and problems. The maps, charts and graphs are unusually fine.—M.V.S.

*Survey of New Jersey Water Resources Development.* By Tippetts, Abbett, McCarthy and Stratton, Engineers. (Trenton: Legislative Commission on Water Supply, December 1955. Various pages.)

This is the final report of a commission created in the legislative session of 1955, and headed by Senator Mark Anton. Its tremendous size (12 by 16 inches) and the use of three-color printing in maps and other illustrative material give it a distinguished format unusual in government documents. Counting graphs, tables, maps and diagrams, the volume contains over 160 pages, plus an outstanding bibliography.

Apart from the importance of the survey in the current argument over Round Valley versus Chimney Rock water supplies, this report has lasting value for scholars. New Jersey topography, river basins, and regional characteristics are fully described. Forecasts are presented for population, internal migration and industrial development as they affect water needs. Some forecasts are projected to the year 2000! A complete list of municipal and regional water supply systems is included, with statistics. Historic material is presented on what the state has done in the field of water policy and supply, and on the development of the larger water supply systems now in use.—M.V.S.

## *PAMPHLETS*

*Cleaning up the Doorway to America; Twenty Years of Progress in Pollution Control, 1936-1956.* (New York: Interstate Sanitation Commission, 1956. 17 pages.) New Jersey, New York, Connecticut co-operate in eliminating sewage from their common waterways.

*Construction Report.* By Alexander L. Crosby. (Newark: Housing Authority of the City of Newark, 1956. 20 pages.) Annual report for 1955 describes four post-war housing projects and discusses urban redevelopment.

*Early Arts of New Jersey; Furniture, Pewter, Samplers, 1695-1840.* Introduction by Carl M. Williams. (Trenton: New Jersey State Museum, 1953. 18 pages.) Catalog of exhibition, April 19-June 7, 1953.

*Early Arts of New Jersey: New Jersey Iron, 1674-1850.* Introduction by Boris Erich Nelson. (Trenton: New Jersey State Museum, 1954. 42 pages.) Catalog of

exhibition May 16-October 31, 1954.

*Electrons Unlimited; the Story of Electronics and Electronic Research in New Jersey.* INTRODUCTION BY BORIS ERICH NELSON. (Trenton: New Jersey State Museum, 1952. 50 pages.) Catalog of exhibition, April 15-June 15, 1952.

*Five School Districts, their Building Need Problems Separately and Together.* BY THE DIVISION OF FIELD SERVICES AND RESEARCH, SCHOOL OF EDUCATION, RUTGERS UNIVERSITY. (New Brunswick, N.J.: Rutgers University, 1955. 155 pages.) Community survey of the Caldwells, Roseland, and Essex Fells, considering relation of the area to Essex County as a whole and possible regional consolidation of schools.

*Final Report of Samuel A. Larner . . . in the Matter of the Sworn Application of Julia Tiene and Other Freeholders of the City of Jersey City . . . for a Summary Investigation into the Municipal Expenditures of That City.* (Jersey City: Superior Court of New Jersey, Law Division, Hudson County, 1956. 273 pages.)

*In the Matter of the Investigation of the Department of Recreation of the Jersey City Board of Education. . . . Presentment by . . . Hudson County Grand Jury.* (Jersey City: Hudson County Law Division, Superior Court of New Jersey, March 13, 1956. 17 pages.)

*Investigation of Organized Crime in Interstate Commerce; Hearings before the Special Committee to Investigate Organized Crime in Interstate Commerce, United States Senate, 82nd Congress, First Session. Part 18: New York and New Jersey.* (Washington, D.C.: Government Printing Office, 1951. 1046 pages.) The Kefauver report.

*Morristown National Historical Park, a Military Capital of the American Revolution.* BY MELVIN J. WEIG AND VERA B. CRAIG. (Washington, D.C.: Government Printing Office, 1950. 44 pages. 25 cents.)

*Once a School, Now a Museum.* BY BEATRICE W. CANNON, SUE F. HUDSON AND ROSA A. LIVINGSTON. (Paramus, N.J.: Paramus Historical and Preservation Society, 1956. 8 pages.) First of a projected series of publications.

*Permanent Restoration of Historic American Buildings, Ten Examples of How the Rockwell Newman Company Restores and Preserves Masonry.* (Orange, N.J.: The Rockwell Newman Company, 1956. 32 pages.) Fine drawings add distinction to this advertising brochure which describes the "great Hudson County brick hunt" for repairing St. Peter's Church, Jersey City, damaged by the Black Tom Explosion.

*The Population of New Jersey.* BY JOHN E. BRUSH. (New Brunswick, N.J.: Rutgers University Press, 1956. 114 pages. Price $3.75.) "Analysis of the distribution, growth (1620-1950) and economic and social characteristics of New Jersey's population."

*Reasons for Relocation, New Jersey Manufacturing Firms, 1955.*

(South Orange, N.J.: School of Business Administration. Seton Hall University, 1955.) Survey of 1400 business firms, under the direction of Dr. E. T. Bullock, to discover why many New Jersey manufacturers are disatisfied with their present locations.

*A Report (on Housing Conditions in New Jersey) to the Honorable Joseph E. McLean.* By the Advisory Commission on Housing. (Trenton: Department of Conservation and Economic Development, 1955. 45 pages.)

*Report of the Commission to Study Organization and Operation of the Executive Branch of the State Government.* (Trenton, 1956. 10 pages, 15 charts.)

*Report of the New Jersey Supreme Court's Committee on Reconciliation.* By John J. Francis, Chairman. (Trenton, N.J.: New Jersey Supreme Court, 1956. 44 pages.)

*Report of the Sub-Committee on Taxation to the Newark Economic Development Committee.* (Newark: Newark Economic Development Committee, Nov. 23, 1955. 19 pages.) Tax structure, revenue sources, relation of municipal to state and county taxation.

*Report on Legal Aid in New Jersey.* By Arnold Trebach. (Trenton: Administrative Office of the Courts, 1955. 73 pages.)

"Rutgers Labor-Management Conference," in *Review of New Jersey Business,* July 1955, pp. 6-7, 11.

"Science in the Suburbs: RCA has Made its Cherry Hill Center a Model of Efficient Operation at Minimum Cost, as Well as a Major Asset for Delaware Township," in *New Jersey Business,* September 1955, pp. 22, 46.

"They Remake the Globe," in *New Jersey Business,* December 1955, pp. 22-23 *ff.* C. S. Hammond and Company, map publishers.

"Why Firms Leave Home," by William J. Doerflinger, in *New Jersey Business,* September 1955, pp. 28-29.

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American Insurance Company, 1953
L. Bamberger & Company, 1949
Bell Telephone Laboratories, 1955
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Damon G. Douglas Company, 1946
Esso Standard Oil Company, 1951
Firemen's Insurance Company, 1951
Flockhart Foundry Inc., 1955
Franklin Washington Trust Company, 1955
General Drafting Company, 1955
Grand Union Company, 1955
Howard Savings Institution, 1955
Johnson & Johnson, 1955
Koos Brothers Furniture Company, 1953
Motor Finance Corporation, 1955
Mutual Benefit Life Insurance Company, 1955
National Biscuit Company, 1955
National Newark & Essex Banking Company, 1955
National State Bank, 1955
Newark News, 1951
Newark Public Library, 1949
New Jersey Bell Telephone Company, 1948
Prudential Insurance Company, 1951
Public Service Electric & Gas Company, 1955
Puder & Puder, 1954
Radio Corporation of America, 1955
Reach, Yates & Mattoon, Inc., 1951
United States Metals Refining Company, 1955
Weston Electrical Instrument Corporation, 1955
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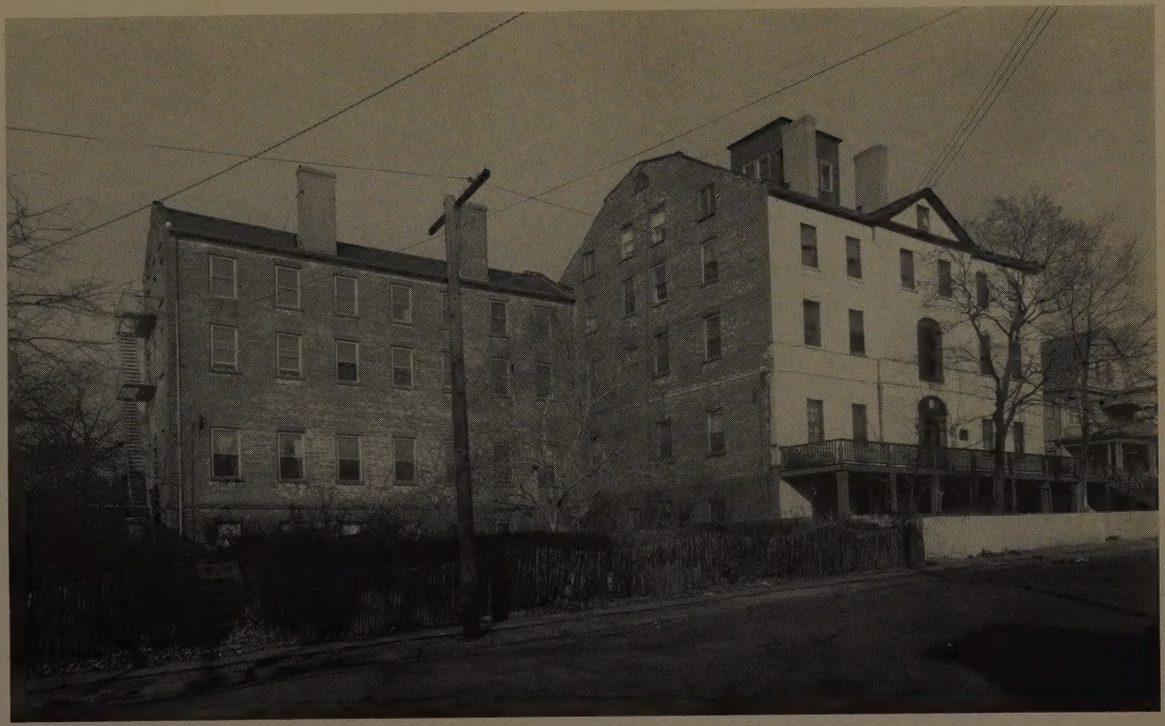

"The Westminster," in Perth Amboy, as it looks in 1956.